

FILED

MAR 15 2013

CLERK US DISTRICT COURT
SOUTHERN DISTRICT OF CALIFORNIA
BY  DEPUTY

EXHIBIT E

NUNC PRO TUNC

MAR 14 2013

FIA078

IMPORTANT INFORMATION ABOUT THIS ACCOUNT

USE811 Rev. 08/10

CUSTOMER TIPS FOR DISPUTED ITEMS

Many times disputed charges are legitimate charges that customers may not recognize or remember. Before disputing a charge, we recommend that you verify a few things and make every effort to resolve the dispute with the merchant. Often the merchant can answer your questions and easily resolve your dispute. The merchant's phone number may be located on your receipt or billing statement.

- **Has a credit posted to your account?**
Please allow up to 30 days from the date on your credit voucher or acknowledgement letter for the merchant credit to post.
- **Is the charge or amount unfamiliar?**
Check with other persons authorized to use the account to make sure they did not make the charge. It is possible that the merchant's billing names and store names are different or amounts can easily be confused with similar charges or include tips.

One way to check for the credits or to view transaction details is to look at your account statements online. If you are not enrolled in Online Banking, it is easy to enroll using the web address on the front of your statement or give us a call.

Please remember: Once you receive your statement with a transaction you wish to dispute, you only have 60 days to dispute the charge.

**ONLINE**

Online Banking is available 24 hours a day, 7 days a week and allows you to view the most recent activity on your account.

**PHONE**

1.866.268.0212

For prompt service, please have the merchant reference number(s) available for the charge(s) in question.

**MAIL**

Attn: Billing Inquiries PO Box 16026, Wilmington, DE 19850-6028

When writing, please include Your Name, Account Number, the reference number of the disputed item and specific details regarding your dispute, including dates of contact with the merchant and the merchant's response in each instance. Please include all supporting documentation, including sales and credit vouchers, contract and postage return receipts as proof of any returns.

GRACE PERIOD/PAYING INTEREST

"Grace Period" means the period of time during a billing cycle when you will not accrue interest on certain transactions or balances. There is no Grace Period for Balance Transfers or Cash Advances; we begin charging interest on Balance Transfers and Cash Advances on the transaction date. We will not charge interest on Purchases on the next statement if you pay the New Balance Total in full by the Payment Due Date, and you had paid in full by the previous Payment Due Date.

CALCULATION OF BALANCES SUBJECT TO INTEREST RATE

Average Balance Method (including new Balance Transfers and new Cash Advances):

We calculate separate Balances Subject to an Interest Rate for Balance Transfers, Cash Advances, and for each Promotional Offer balance consisting of Balance Transfers or Cash Advances. We do this by: (1) calculating a daily balance for each day in this statement's billing cycle; (2) calculating a daily balance for each day prior to this statement's billing cycle that had a "Pre-Cycle balance" - a Pre-Cycle balance is a Balance Transfer or a Cash Advance with a transaction date prior to this statement's billing cycle but with a posting date within this statement's billing cycle; (3) adding all the daily balances together; and (4) dividing the sum of the daily balances by the number of days in this statement's billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new Balance Transfers, new Cash Advances and Transaction Fees, and subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

To calculate a daily balance for each day prior to this statement's billing cycle that had a Pre-Cycle balance, we take the beginning balance attributable solely to Pre-Cycle balance (which will be zero on the transaction date of the first Pre-Cycle balance), add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, and add only the applicable Pre-Cycle balances, and their related Transaction Fees. We exclude from this calculation all transactions posted in previous billing cycles.

Average Daily Balance Method (including new Purchases):

We calculate separate Balances Subject to an Interest Rate for Purchases and for each Promotional Offer balance consisting of Purchases. We do this by: (1) calculating a daily balance for each day in the billing cycle; (2) adding all the daily balances together; and (3) dividing the sum of the daily balances by the number of days in the billing cycle.

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PAYMENTS

We credit mailed payments as of the date received, if the payment is: (1) received by 5 p.m. local time at the address shown on the remittance slip on the front of your monthly statement; (2) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order; and (3) sent in the return envelope with only the remittance portion of your statement accompanying it. Payments received by mail after 5 p.m. local time at the remittance address on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. Payments made online or by phone will be credited as of the date of receipt if made by 5 p.m. Central time. Credit for any other payments may be delayed up to five days.

No payment shall operate as an accord and satisfaction without the prior written approval of one of our Senior Officers.

We process most payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft). Funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you. For more information or to stop the electronic funds transfers, call us at the number listed on the front.

If you have authorized us to pay your credit card bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop payment, your letter must reach us at least three business days before the automatic payment is scheduled to occur.

less than zero we treat it as zero.

We include the fees for credit card debt cancellation or credit insurance purchased through us in calculating the beginning balance for the first day of the billing cycle after the billing cycle to which such fees are billed.

TOTAL INTEREST CHARGE COMPUTATION

Interest Charges accrue and are compounded on a daily basis. To determine the Interest Charge we multiply each Balance Subject to Interest Rate by its applicable Daily Periodic Rate and that result by the number of days in the billing cycle. To determine the total Interest Charge for the billing cycle, we add the Periodic Rate Interest Charges together. A Daily Periodic Rate is calculated by dividing an Annual Percentage Rate by 365.

HOW WE ALLOCATE YOUR PAYMENTS

If your account has balances with different APRs, we will allocate the amount of your payment equal to the Total Minimum Payment Due to the lowest APR balances first (including transactions made after this statement). Payment amounts in excess of your Total Minimum Payment Due will be applied to balances with higher APRs before balances with lower APRs.

IMPORTANT INFORMATION ABOUT PAYMENTS BY PHONE

When using the optional Pay-by-Phone service, you authorize us to initiate an electronic payment from your account at the financial institution you designate. You must authorize the amount and timing of each payment. For your protection, we will ask for security information. A fee may apply for expedited service. To cancel, call us before the scheduled payment date. Same-day payments cannot be edited or canceled.

MISCELLANEOUS

For the complete terms and conditions of your account, consult your Credit Card Agreement. FIA Card Services is a trademark of FIA Card Services, N.A. This account is issued and administered by FIA Card Services, N.A.

If your billing address or contact information has changed, or if your address is incorrect as it appears on this bill, please provide all corrections here.

Address 1

Address 2

City

State

Zip

Area Code &
Home Phone

Area Code &
Work Phone

FIA079



1168
January 6 - February 3, 2011
Page 3 of 4

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Annual Percentage Rate	Promotional Transaction Type	Promotional Offer ID	Balance Subject to Interest Rate	Interest Charges by Transaction Type
Balance Transfers	0.00%				\$0.00
Cash Advances	0.00%				\$0.00
Purchases	0.00%				\$0.00

APR Type Definitions: APR Type: Temporary APR (APR for special circumstances)



RICHARD A HADSELL
Account Number [REDACTED] 1158
December 4 - January 4, 2011

Account Information:
www.bankofamerica.com

Mail billing inquiries to:
Bank of America
P.O. Box 16028
Wilmington, DE 19850-5028

Mail payments to:
Bank of America
P.O. Box 301200
Los Angeles, CA 90030-1200

Customer Service:
1.800.421.2110

(1.800.346.3178 TTY)

Payment Information

New Balance Total\$5,606.24
Current Payment Due\$133.00
Past Due Amount\$842.00

Total Minimum Payment Due.....\$975.00
Payment Due Date.....2/2/11

Late Payment Warning: If we do not receive your Total Minimum Payment by the date listed above, you may have to pay a late fee of up to \$35.00.

Total Minimum Payment Warning: If you make only the Total Minimum Payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	You will payoff the balance shown on this statement in about	And you will end up paying an estimated total of
Only the Total Minimum Payment	21 years	\$8,819.10

If you would like information about credit counseling services, call 1-866-300-5238.

Account Summary

Previous Balance\$5,527.92
Payments and Other Credits.....0.00
Purchases and Adjustments.....0.00
Fees Charged35.00
Interest Charged.....43.32

New Balance Total.....\$5,606.24

Credit Line.....\$5,000.00
Statement Closing Date1/4/11
Days in Billing Cycle32

Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
01/02	01/03	Fees LATE FEE FOR PAYMENT DUE 01/02 TOTAL FEES FOR THIS PERIOD	5527		35.00	\$35.00
01/04	01/04	Interest Charged			0.00	
01/04	01/04	Interest Charged on Balance Transfers			0.00	
		Interest Charged on Cash Advances			0.00	
		continued on next page...				

04 005606240009750000009000000 [REDACTED] 1158

BANK OF AMERICA
P.O. BOX 301200
LOS ANGELES, CA 90030-1200

RICHARD A HADSELL
1515 E CHASE AVE
EL CAJON CA 92020-8267

Account Number: [REDACTED] 1158

New Balance Total.....\$5,606.24
Total Minimum Payment Due.....\$975.00
Payment Due Date02/02/11

Enter payment amount \$

☐ Check here for a change of mailing address or phone numbers.
Please provide all corrections on the reverse side.
Mail this coupon along with your check payable to: Bank of America

⑆524022250⑆ [REDACTED] 1158⑈

FIA081

IMPORTANT INFORMATION ABOUT THIS ACCOUNT

USE811 Rev. 08/10

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1.866.286.0212

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Attn: Billing Inquiries PO Box 150226, Wilmington, DE 19850-5026

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MISCELLANEOUS

For the complete terms and conditions of your account, consult your Credit Card Agreement. FIA Card Services is a trademark of FIA Card Services, N.A. This account is issued and administered by FIA Card Services, N.A.

If your billing address or contact information has changed, or if your address is incorrect as it appears on this bill, please provide all corrections here.

Address 1 _____

Address 2 _____

City _____

State _____ Zip _____

Area Code & Home Phone _____

Area Code & Work Phone _____



1158
December 4 - January 4, 2011
Page 3 of 4

Transactions continued

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
01/04	01/04	Interest Charged				
		Interest Charged on Purchases			43.32	
		TOTAL INTEREST FOR THIS PERIOD				\$43.32

2011 Totals Year-to-Date

Total fees charged in 2011	\$35.00
Total interest charged in 2011	\$43.32

Important Messages

Your balance exceeds the credit limit.

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Annual Percentage Rate	Promotional Transaction Type	Promotional Offer ID	Balance Subject to Interest Rate	Interest Charges by Transaction Type
Balance Transfers	8.90%V			\$ 0.00	\$ 0.00
Cash Advances	24.99%V			\$ 0.00	\$ 0.00
Purchases	8.90%V			\$5,552.18	\$43.32

APR Type Definitions: Daily Interest Rate Type: V= Variable Rate (rate may vary)



RICHARD A HADSELL
Account Number: [REDACTED] 158
November 4 - December 3, 2010

Account Information:
www.bankofamerica.com
Mail billing inquiries to:
Bank of America
P.O. Box 15028
Wilmington, DE 19850-5028
Mail payments to:
Bank of America
P.O. Box 301200
Los Angeles, CA 90030-1200
Customer Service:
1.800.421.2110
(1.800.346.3178 TTY)

Payment Information

New Balance Total\$5,527.92
Current Payment Due\$129.00
Past Due Amount\$713.00
Total Minimum Payment Due.....\$842.00
Payment Due Date1/2/11

Late Payment Warning: If we do not receive your Total Minimum Payment by the date listed above, you may have to pay a late fee of up to \$35.00.
Total Minimum Payment Warning: If you make only the Total Minimum Payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	You will payoff the balance shown on this statement in about	And you will end up paying an estimated total of
Only the Total Minimum Payment	21 years	\$8,781.28

If you would like information about credit counseling services, call 1-866-300-5238.

Account Summary

Previous Balance\$5,452.87
Payments and Other Credits.....0.00
Purchases and Adjustments.....0.00
Fees Charged35.00
Interest Charged40.05
New Balance Total\$5,527.92
Credit Line.....\$5,000.00
Statement Closing Date12/3/10
Days in Billing Cycle30

Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
12/02	12/02	Fees LATE FEE FOR PAYMENT DUE 12/02 TOTAL FEES FOR THIS PERIOD	5452		35.00	\$35.00
12/03	12/03	Interest Charged			0.00	
12/03	12/03	Interest Charged on Balance Transfers Interest Charged on Cash Advances continued on next page.			0.00	

04 005527920008420000009000000 [REDACTED] 1158

BANK OF AMERICA
P.O. BOX 301200
LOS ANGELES, CA 90030-1200

RICHARD A HADSELL
1515 E CHASE AVE
EL CAJON CA 92020-8287

Account Number: [REDACTED] 1158

New Balance Total\$5,527.92
Total Minimum Payment Due.....\$842.00
Payment Due Date01/02/11

Enter payment amount \$

☐ Check here for a change of mailing address or phone numbers.
Please provide all corrections on the reverse side.
Mail this coupon along with your check payable to: Bank of America

15240222501 [REDACTED] 1158

FIA084

IMPORTANT INFORMATION ABOUT THIS ACCOUNT

USE811 Rev. 08/10

CUSTOMER TIPS FOR DISPUTED ITEMS

Many times disputed charges are legitimate charges that customers may not recognize or remember. Before disputing a charge, we recommend that you verify a few things and make every effort to resolve the dispute with the merchant. Often the merchant can answer your questions and easily resolve your dispute. The merchant's phone number may be located on your receipt or billing statement.

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**PHONE**

1.888.388.0212

For prompt service, please have the merchant reference number(s) available for the charge(s) in question.

**MAIL**

Attn: Billing Inquiries PO Box 18026, Wilmington, DE 19850-8026

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AVERAGE OF BALANCES SUBJECT TO INTEREST RATE

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Address 1

Address 2

City

State

Zip

Area Code &
Home Phone

Area Code &
Work Phone



1168
November 4 - December 3, 2010
Page 3 of 4

Transactions continued

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
12/03	12/03	Interest Charged				
		Interest Charged on Purchases			40.05	
		TOTAL INTEREST FOR THIS PERIOD				\$40.05

2010 Totals Year-to-Date

Total fees charged in 2010	\$208.00
Total interest charged in 2010	\$457.15

Important Messages

Your balance exceeds the credit limit.

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Annual Percentage Rate	Promotional Transaction Type	Promotional Offer ID	Balance Subject to Interest Rate	Interest Charges by Transaction Type
Balance Transfers	8.90%V			\$ 0.00	\$ 0.00
Cash Advances	24.99%V			\$ 0.00	\$ 0.00
Purchases	8.90%V			\$5,474.83	\$40.05

APR Type Definitions: Daily Interest Rate Type: V= Variable Rate (rate may vary)



RICHARD A HADSELL
Account Number: [REDACTED] 1158
October 5 - November 3, 2010

Account Information:
www.bankofamerica.com

Mail billing inquiries to:
Bank of America
P.O. Box 15028
Wilmington, DE 19850-5028

Mail payments to:
Bank of America
P.O. Box 301200
Los Angeles, CA 90030-1200

Customer Service:
1.800.421.2110

(1.800.346.3178 TTY)

Payment Information

New Balance Total\$5,452.87
Current Payment Due\$128.00
Past Due Amount\$585.00

Total Minimum Payment Due\$713.00
Payment Due Date12/2/10

Late Payment Warning: If we do not receive your Total Minimum Payment by the date listed above, you may have to pay a late fee of up to \$38.00.

Total Minimum Payment Warning: If you make only the Total Minimum Payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	You will payoff the balance shown on this statement in about	And you will end up paying an estimated total of
Only the Total Minimum Payment	21 years	\$8,742.51

If you would like information about credit counseling services, call 1-866-300-5238.

Account Summary

Previous Balance\$5,378.37
Payments and Other Credits0.00
Purchases and Adjustments0.00
Fees Charged35.00
Interest Charged39.50

New Balance Total\$5,452.87

Credit Line\$5,000.00
Statement Closing Date11/3/10
Days in Billing Cycle30

Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
11/02	11/02	Fees LATE FEE FOR PAYMENT DUE 11/02 TOTAL FEES FOR THIS PERIOD	6378		35.00	\$35.00
11/03	11/03	Interest Charged			0.00	
11/03	11/03	Interest Charged on Balance Transfers Interest Charged on Cash Advances continued on next page...			0.00	

04 005452870007130000009000000 [REDACTED] 1158

BANK OF AMERICA
P.O. BOX 301200
LOS ANGELES, CA 90030-1200

RICHARD A HADSELL
1515 E CHASE AVE
EL CAJON CA 92020-8267

Account Number: [REDACTED] 1158

New Balance Total\$5,452.87
Total Minimum Payment Due713.00
Payment Due Date12/02/10

Enter payment amount \$

☐ Check here for a change of mailing address or phone numbers.
Please provide all corrections on the reverse side.
Mail this coupon along with your check payable to: Bank of America

⑆524022250⑆ [REDACTED] 1158⑈

FIA087

IMPORTANT INFORMATION ABOUT THIS ACCOUNT

USE611 Rev. 08/10

CUSTOMER TIPS FOR DISPUTED ITEMS

Many times disputed charges are legitimate charges that customers may not recognize or remember. Before disputing a charge, we recommend that you verify a few things and make every effort to resolve the dispute with the merchant. Often the merchant can answer your questions and easily resolve your dispute. The merchant's phone number may be located on your receipt or billing statement.

- **Has a credit posted to your account?**

Please allow up to 30 days from the date on your credit voucher or acknowledgment letter for the merchant credit to post.

- **Is the charge or amount unfamiliar?**

Check with other persons authorized to use the account to make sure they did not make the charge. It is possible that the merchants' billing names and store names are different or amounts can easily be confused with similar charges or include tips.

One way to check for the credits or to view transaction details is to look at your account statements online. If you are not enrolled in Online Banking, it is easy to enroll using the web address on the front of your statement or give us a call.

Please remember: Once you receive your statement with a transaction you wish to dispute, you only have 60 days to dispute the charge.

**ONLINE**

Online Banking is available 24 hours a day, 7 days a week and allows you to view the most recent activity on your account.

**PHONE**

1.866.866.0213

For prompt service, please have the merchant reference number(s) available for the charge(s) in question.

**MAIL**

Attn: Billing Inquiries PO Box 16026, Wilmington, DE 19850-5026

When writing, please include Your Name, Account Number, the reference number of the disputed item and specific details regarding your dispute, including dates of contact with the merchant and the merchant's response in each instance. Please include all supporting documentation, including sales and credit vouchers, contract and postage return receipts as proof of any returns.

GRACE PERIOD/PAYING INTEREST

"Grace Period" means the period of time during a billing cycle when you will not accrue interest on certain transactions or balances. There is no Grace Period for Balance Transfers or Cash Advances; we begin charging interest on Balance Transfers and Cash Advances on the transaction date. We will not charge interest on Purchases on the next statement if you pay the New Balance Total in full by the Payment Due Date, and you had paid in full by the previous Payment Due Date.

CALCULATION OF BALANCES SUBJECT TO INTEREST RATE

Average Balance Method (including new Balance Transfers and new Cash Advances):

We calculate separate Balances Subject to an Interest Rate for Balance Transfers, Cash Advances, and for each Promotional Offer balance consisting of Balance Transfers or Cash Advances. We do this by: (1) calculating a daily balance for each day in this statement's billing cycle; (2) calculating a daily balance for each day prior to this statement's billing cycle that had a "Pre-Cycle balance" - a Pre-Cycle balance is a Balance Transfer or a Cash Advance with a transaction date prior to this statement's billing cycle but with a posting date within this statement's billing cycle; (3) adding all the daily balances together; and (4) dividing the sum of the daily balances by the number of days in this statement's billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new Balance Transfers, new Cash Advances and Transaction Fees, and subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

To calculate a daily balance for each day prior to this statement's billing cycle that had a Pre-Cycle balance, we take the beginning balance attributable solely to Pre-Cycle balance (which will be zero on the transaction date of the first Pre-Cycle balance), add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, and add only the applicable Pre-Cycle balances, and their related Transaction Fees. We exclude from this calculation all transactions posted in previous billing cycles.

Average Daily Balance Method (including new Purchases):

We calculate separate Balances Subject to an Interest Rate for Purchases and for each Promotional Offer balance consisting of Purchases. We do this by: (1) calculating a daily balance for each day in the billing cycle; (2) adding all the daily balances together; and (3) dividing the sum of the daily balances by the number of days in the billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new Purchases, new Account Fees, and new Transaction Fees, and subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

PAYMENTS

We credit mailed payments as of the date received, if the payment is: (1) received by 5 p.m. local time at the address shown on the remittance slip on the front of your monthly statement; (2) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order; and (3) sent in the return envelope with only the remittance portion of your statement accompanying it. Payments received by mail after 5 p.m. local time at the remittance address on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. Payments made online or by phone will be credited as of the date of receipt if made by 5 p.m. Central time. Credit for any other payments may be delayed up to five days.

No payment shall operate as an accord and satisfaction without the prior written approval of one of our Senior Officers.

We process most payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft). Funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you. For more information or to stop the electronic funds transfers, call us at the number listed on the front.

If you have authorized us to pay your credit card bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop payment, your letter must reach us at least three business days before the automatic payment is scheduled to occur.

less than zero we treat it as zero.

We include the fees for credit card debt cancellation or credit insurance purchased through us in calculating the beginning balance for the first day of the billing cycle after the billing cycle in which such fees are billed.

TOTAL INTEREST CHARGE COMPUTATION

Interest Charges accrue and are compounded on a daily basis. To determine the Interest Charges we multiply each Balance Subject to Interest Rate by its applicable Daily Periodic Rate and that result by the number of days in the billing cycle. To determine the total Interest Charge for the billing cycle, we add the Periodic Rate Interest Charges together. A Daily Periodic Rate is calculated by dividing an Annual Percentage Rate by 365.

HOW WE ALLOCATE YOUR PAYMENTS

If your account has balances with different APRs, we will allocate the amount of your payment equal to the Total Minimum Payment Due to the lowest APR balances first (including transactions made after this statement). Payment amounts in excess of your Total Minimum Payment Due will be applied to balances with higher APRs before balances with lower APRs.

IMPORTANT INFORMATION ABOUT PAYMENTS BY PHONE

When using the optional Pay-by-Phone service, you authorize us to initiate an electronic payment from your account at the financial institution you designate. You must authorize the amount and timing of each payment. For your protection, we will ask for security information. A fee may apply for expedited service. To cancel, call us before the scheduled payment date. Same-day payments cannot be edited or canceled.

MISCELLANEOUS

For the complete terms and conditions of your account, consult your Credit Card Agreement. FIA Card Services is a trademark of FIA Card Services, N.A. This account is issued and administered by FIA Card Services, N.A.

If your billing address or contact information has changed, or if your address is incorrect as it appears on this bill, please provide all corrections here.

Address 1 _____

Address 2 _____

City _____

State _____

Zip _____

Area Code &
Home Phone _____

Area Code &
Work Phone _____



1168
October 5 - November 3, 2010
Page 3 of 4

Transactions continued

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
11/03	11/03	Interest Charged				
		Interest Charged on Purchases			39.50	
		TOTAL INTEREST FOR THIS PERIOD				\$39.50

2010 Totals Year-to-Date

Total fees charged in 2010	\$173.00
Total interest charged in 2010	\$417.10

Important Messages

Your balance exceeds the credit limit.

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Annual Percentage Rate	Promotional Transaction Type	Promotional Offer ID	Balance Subject to Interest Rate	Interest Charges by Transaction Type
Balance Transfers	8.90%V			\$ 0.00	\$ 0.00
Cash Advances	24.99%V			\$ 0.00	\$ 0.00
Purchases	8.90%V			\$5,399.76	\$39.50

APR Type Definitions: Daily Interest Rate Type: V= Variable Rate (rate may vary)



RICHARD A HADSELL
Account Number: [REDACTED] 1168
September 4 - October 4, 2010

Account Information:
www.bankofamerica.com

Mail billing inquiries to:
Bank of America
P.O. Box 15028
Wilmington, DE 19850-5028

Mail payments to:
Bank of America
P.O. Box 301200
Los Angeles, CA 90030-1200

Customer Service:
1.800.421.2110

(1.800.340.5178 TTY)

Payment Information

New Balance Total\$5,378.37
Current Payment Due\$128.00
Past Due Amount\$457.00

Total Minimum Payment Due.....\$585.00
Payment Due Date11/2/10

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	You will payoff the balance shown on this statement in about	And you will end up paying an estimated total of
Only the minimum payment	21 years	\$8,712.71

If you would like information about credit counseling services, call 1-866-300-6238.

Account Summary

Previous Balance\$5,303.11
Payments and Other Credits.....0.00
Purchases and Adjustments.....0.00
Fees Charged35.00
Interest Charged40.26

New Balance Total\$5,378.37

Credit Line\$5,000.00
Statement Closing Date10/4/10
Days in Billing Cycle31

Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
10/02	10/02	Fees LATE FEE FOR PAYMENT DUE 10/02 TOTAL FEES FOR THIS PERIOD	5303		35.00	\$35.00
10/04	10/04	Interest Charged			0.00	
10/04	10/04	Interest Charged on Balance Transfers			0.00	
		Interest Charged on Cash Advances			0.00	
		continued on next page...				

04 005378370005850000009000000 [REDACTED] 1168

BANK OF AMERICA
P.O. BOX 301200
LOS ANGELES, CA 90030-1200

RICHARD A HADSELL
1515 E CHASE AVE
EL CAJON CA 92020-8267

Account Number: [REDACTED] 1168

New Balance Total\$5,378.37
Total Minimum Payment Due.....\$585.00
Payment Due Date11/02/10

Enter payment amount \$

☐ Check here for a change of mailing address or phone numbers.
Please provide all corrections on the reverse side.
Mail this coupon along with your check payable to: Bank of America

05240222501 [REDACTED] 1168

FIA090

IMPORTANT INFORMATION ABOUT THIS ACCOUNT

USE611 Rev. 08/10

CUSTOMER TIPS FOR DISPUTED ITEMS

Many times disputed charges are legitimate charges that customers may not recognize or remember. Before disputing a charge, we recommend that you verify a few things and make every effort to resolve the dispute with the merchant. Often the merchant can answer your questions and easily resolve your dispute. The merchant's phone number may be located on your receipt or billing statement.

- **Has a credit posted to your account?**

Please allow up to 30 days from the date on your credit voucher or acknowledgement letter for the merchant credit to post.

- **Is the charge or amount unfamiliar?**

Check with other persons authorized to use the account to make sure they did not make the charge. It is possible that the merchant's billing names and store names are different or amounts can easily be confused with similar charges or include tips.

One way to check for the credits or to view transaction details is to look at your account statements online. If you are not enrolled in Online Banking, it is easy to enroll using the web address on the front of your statement or give us a call.

Please remember: Once you receive your statement with a transaction you wish to dispute, you only have 60 days to dispute the charge.

**ONLINE**

Online Banking is available 24 hours a day, 7 days a week and allows you to view the most recent activity on your account.

**PHONE**

1.866.288.0212

For prompt service, please have the merchant reference number(s) available for the charge(s) in question.

**MAIL**

Attn: Billing Inquiries PO Box 15026, Wilmington, DE 19850-5026

When writing, please include Your Name, Account Number, the reference number of the disputed item and specific details regarding your dispute, including dates of contact with the merchant and the merchant's response in each instance. Please include all supporting documentation, including sales and credit vouchers, contract and postage return receipts as proof of any returns.

GRACE PERIOD/PAYING INTEREST

"Grace Period" means the period of time during a billing cycle when you will not accrue interest on certain transactions or balances. There is no Grace Period for Balance Transfers or Cash Advances; we begin charging interest on Balance Transfers and Cash Advances on the transaction date. We will not charge interest on Purchases on the next statement if you pay the New Balance Total in full by the Payment Due Date, and you had paid in full by the previous Payment Due Date.

CALCULATION OF BALANCES SUBJECT TO INTEREST RATE

Average Balance Method (including new Balance Transfers and new Cash Advances):

We calculate separate Balances Subject to an Interest Rate for Balance Transfers, Cash Advances, and for each Promotional Offer balance consisting of Balance Transfers or Cash Advances. We do this by: (1) calculating a daily balance for each day in this statement's billing cycle; (2) calculating a daily balance for each day prior to this statement's billing cycle that had a "Pre-Cycle balance" - a Pre-Cycle balance is a Balance Transfer or a Cash Advance with a transaction date prior to this statement's billing cycle but with a posting date within this statement's billing cycle; (3) adding all the daily balances together; and (4) dividing the sum of the daily balances by the number of days in this statement's billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new Balance Transfers, new Cash Advances and Transaction Fees, and subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

To calculate a daily balance for each day prior to this statement's billing cycle that had a Pre-Cycle balance, we take the beginning balance attributable solely to Pre-Cycle balance (which will be zero on the transaction date of the first Pre-Cycle balance), add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, and add only the applicable Pre-Cycle balances, and their related Transaction Fees. We exclude from this calculation all transactions posted in previous billing cycles.

Average Daily Balance Method (including new Purchases):

We calculate separate Balances Subject to an Interest Rate for Purchases and for each Promotional Offer balance consisting of Purchases. We do this by: (1) calculating a daily balance for each day in the billing cycle; (2) adding all the daily balances together; and (3) dividing the sum of the daily balances by the number of days in the billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new Purchases, new Account Fees, and new Transaction Fees, and subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

PAYMENTS

We credit mailed payments as of the date received, if the payment is: (1) received by 5 p.m. local time at the address shown on the remittance slip on the front of your monthly statement; (2) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order; and (3) sent in the return envelope with only the remittance portion of your statement accompanying it. Payments received by mail after 5 p.m. local time at the remittance address on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. Payments made online or by phone will be credited as of the date of receipt if made by 5 p.m. Central time. Credit for any other payments may be delayed up to five days.

No payment shall operate as an accord and satisfaction without the prior written approval of one of our Senior Officers.

We process most payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft). Funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you. For more information or to stop the electronic funds transfers, call us at the number listed on the front.

If you have authorized us to pay your credit card bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop payment, your letter must reach us at least three business days before the automatic payment is scheduled to occur.

less than zero we treat it as zero.

We include the fees for credit card debt cancellation or credit insurance purchased through us in calculating the beginning balance for the first day of the billing cycle after the billing cycle in which such fees are billed.

TOTAL INTEREST CHARGE COMPUTATION

Interest Charges accrue and are compounded on a daily basis. To determine the Interest Charges we multiply each Balance Subject to Interest Rate by its applicable Daily Periodic Rate and that result by the number of days in the billing cycle. To determine the total Interest Charge for the billing cycle, we add the Periodic Rate Interest Charges together. A Daily Periodic Rate is calculated by dividing an Annual Percentage Rate by 365.

HOW WE ALLOCATE YOUR PAYMENTS

If your account has balances with different APRs, we will allocate the amount of your payment equal to the Total Minimum Payment Due to the lowest APR balances first (including transactions made after this statement). Payment amounts in excess of your Total Minimum Payment Due will be applied to balances with higher APRs before balances with lower APRs.

IMPORTANT INFORMATION ABOUT PAYMENTS BY PHONE

When using the optional Pay-by-Phone service, you authorize us to initiate an electronic payment from your account at the financial institution you designate. You must authorize the amount and timing of each payment. For your protection, we will ask for security information. A fee may apply for expedited service. To cancel, call us before the scheduled payment date. Same-day payments cannot be edited or canceled.

MISCELLANEOUS

For the complete terms and conditions of your account, consult your Credit Card Agreement. FIA Card Services is a trademark of FIA Card Services, N.A. This account is issued and administered by FIA Card Services, N.A.

If your billing address or contact information has changed, or if your address is incorrect as it appears on this bill, please provide all corrections here.

Address 1

Address 2

City

State

Zip

Area Code &
Home Phone

Area Code &
Work Phone



1166
September 4 - October 4, 2010
Page 3 of 4

Transactions continued

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
10/04	10/04	Interest Charged Interest Charged on Purchases TOTAL INTEREST FOR THIS PERIOD			40.28	\$40.28

2010 Totals Year-to-Date

Total fees charged in 2010	\$138.00
Total interest charged in 2010	\$377.60

Important Messages

Your balance exceeds the credit limit.

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Annual Percentage Rate	Promotional Transaction Type	Promotional Offer ID	Balance Subject to Interest Rate	Interest Charges by Transaction Type
Balance Transfers	8.90%V			\$ 0.00	\$ 0.00
Cash Advances	24.99%V			\$ 0.00	\$ 0.00
Purchases	8.90%V			\$5,925.94	\$40.26

APR Type Definitions: Daily Interest Rate Type: V= Variable Rate (rate may vary)



RICHARD A HADSELL
Account Number: [REDACTED] 1158
August 5 - September 3, 2010

Account Information:
www.bankofamerica.com

Mail billing inquiries to:
Bank of America
P.O. Box 15028
Wilmington, DE 19860-5028

Mail payments to:
Bank of America
P.O. Box 301200
Los Angeles, CA 90030-1200

Customer Service:
1.800.421.2110

(1.800.346.3178 TTY)

Payment Information

New Balance Total\$5,303.11
Current Payment Due\$115.00
Past Due Amount\$342.00

Total Minimum Payment Due.....\$457.00
Payment Due Date10/2/10

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	You will payoff the balance shown on this statement in about	And you will end up paying an estimated total of
Only the minimum payment	21 years	\$8,678.26

If you would like information about credit counseling services, call 1-866-300-6238.

Account Summary

Previous Balance\$5,239.63
Payments and Other Credits.....0.00
Purchases and Adjustments.....0.00
Fees Charged.....25.00
Interest Charged.....38.48

New Balance Total\$5,303.11

Credit Line.....\$5,000.00
Statement Closing Date9/3/10
Days In Billing Cycle30

Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
09/02	09/02	Fees LATE FEE FOR PAYMENT DUE 09/02 TOTAL FEES FOR THIS PERIOD	5239		25.00	\$25.00
09/03	09/03	Interest Charged			0.00	
09/03	09/03	Interest Charged on Balance Transfers Interest Charged on Cash Advances continued on next page...			0.00	

04 005303110004570000009000000 [REDACTED] 1158

BANK OF AMERICA
P.O. BOX 301200
LOS ANGELES, CA 90030-1200

RICHARD A HADSELL
1515 E CHASE AVE
EL CAJON CA 92020-8267

Account Number: [REDACTED] 1158

New Balance Total\$5,303.11
Minimum Payment Due\$457.00
Payment Due Date10/02/10

Enter payment amount \$

☐ Check here for a change of mailing address or phone numbers.
Please provide all corrections on the reverse side.
Mail this coupon along with your check payable to: Bank of America

⑆524022250⑆ [REDACTED] 1158⑈

FIA093

IMPORTANT INFORMATION ABOUT THIS ACCOUNT

USE611 Rev. 08/10

CUSTOMER TIPS FOR DISPUTED ITEMS

Many times disputed charges are legitimate charges that customers may not recognize or remember. Before disputing a charge, we recommend that you verify a few things and make every effort to resolve the dispute with the merchant. Often the merchant can answer your questions and easily resolve your dispute. The merchant's phone number may be located on your receipt or billing statement.

- **Has a credit posted to your account?**

Please allow up to 30 days from the date on your credit voucher or acknowledgment letter for the merchant credit to post.

- **Is the charge or amount unfamiliar?**

Check with other persons authorized to use the account to make sure they did not make the charge. It is possible that the merchant's billing names and store names are different or amounts can easily be confused with similar charges or include tips.

One way to check for the credits or to view transaction details is to look at your account statements online. If you are not enrolled in Online Banking, it is easy to enroll using the web address on the front of your statement or give us a call.

Please remember: Once you receive your statement with a transaction you wish to dispute, you only have 60 days to dispute the charge.

**ONLINE**

Online Banking is available 24 hours a day, 7 days a week and allows you to view the most recent activity on your account.

**PHONE**

1.866.286.0212

For prompt service, please have the merchant reference number(s) available for the charge(s) in question.

**MAIL**

Attn: Billing Inquiries PO Box 150286, Wilmington, DE 19880-5028

When writing, please include Your Name, Account Number, the reference number of the disputed item and specific details regarding your dispute, including dates of contact with the merchant and the merchant's response in each instance. Please include all supporting documentation, including sales and credit vouchers, contract and postage return receipts as proof of any returns.

GRACE PERIOD/PAYING INTEREST

"Grace Period" means the period of time during a billing cycle when you will not accrue interest on certain transactions or balances. There is no Grace Period for Balance Transfers or Cash Advances; we begin charging interest on Balance Transfers and Cash Advances on the transaction date. We will not charge interest on Purchases on the next statement if you pay the New Balance Total in full by the Payment Due Date, and you had paid in full by the previous Payment Due Date.

CALCULATION OF BALANCES SUBJECT TO INTEREST RATE

Average Balance Method (including new Balance Transfers and new Cash Advances):

We calculate separate Balances Subject to an Interest Rate for Balance Transfers, Cash Advances, and for each Promotional Offer balance consisting of Balance Transfers or Cash Advances. We do this by: (1) calculating a daily balance for each day in this statement's billing cycle; (2) calculating a daily balance for each day prior to this statement's billing cycle that had a "Pre-Cycle balance" - a Pre-Cycle balance is a Balance Transfer or a Cash Advance with a transaction date prior to this statement's billing cycle but with a posting date within this statement's billing cycle; (3) adding all the daily balances together; and (4) dividing the sum of the daily balances by the number of days in this statement's billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new Balance Transfers, new Cash Advances and Transaction Fees, and subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

To calculate a daily balance for each day prior to this statement's billing cycle that had a Pre-Cycle balance, we take the beginning balance attributable solely to Pre-Cycle balance (which will be zero on the transaction date of the first Pre-Cycle balance), add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, and add only the applicable Pre-Cycle balances, and their related Transaction Fees. We exclude from this calculation all transactions posted in previous billing cycles.

Average Daily Balance Method (including new Purchases):

We calculate separate Balances Subject to an Interest Rate for Purchases and for each Promotional Offer balance consisting of Purchases. We do this by: (1) calculating a daily balance for each day in the billing cycle; (2) adding all the daily balances together; and (3) dividing the sum of the daily balances by the number of days in the billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new Purchases, new Account Fees, and new Transaction Fees, and subtract applicable payments and credits. If any daily balance is

PAYMENTS

We credit mailed payments as of the date received, if the payment is: (1) received by 5 p.m. local time at the address shown on the remittance slip on the front of your monthly statement; (2) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order; and (3) sent in the return envelope with only the remittance portion of your statement accompanying it. Payments received by mail after 5 p.m. local time at the remittance address on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. Payments made online or by phone will be credited as of the date of receipt if made by 5 p.m. Central time. Credit for any other payments may be delayed up to five days.

No payment shall operate as an accord and satisfaction without the prior written approval of one of our Senior Officers.

We process most payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft). Funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you. For more information or to stop the electronic funds transfers, call us at the number listed on the front.

If you have authorized us to pay your credit card bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop payment, your letter must reach us at least three business days before the automatic payment is scheduled to occur.

less than zero we treat it as zero.

We include the fees for credit card debt cancellation or credit insurance purchased through us in calculating the beginning balance for the first day of the billing cycle after the billing cycle in which such fees are billed.

TOTAL INTEREST CHARGE COMPUTATION

Interest Charges accrue and are compounded on a daily basis. To determine the Interest Charges we multiply each Balance Subject to Interest Rate by its applicable Daily Periodic Rate and then result by the number of days in the billing cycle. To determine the total Interest Charge for the billing cycle, we add the Periodic Rate Interest Charges together. A Daily Periodic Rate is calculated by dividing an Annual Percentage Rate by 365.

HOW WE ALLOCATE YOUR PAYMENTS

If your account has balances with different APRs, we will allocate the amount of your payment equal to the Total Minimum Payment Due to the lowest APR balances first (including transactions made after this statement). Payment amounts in excess of your Total Minimum Payment Due will be applied to balances with higher APRs before balances with lower APRs.

IMPORTANT INFORMATION ABOUT PAYMENTS BY PHONE

When using the optional Pay-by-Phone service, you authorize us to initiate an electronic payment from your account at the financial institution you designate. You must authorize the amount and timing of each payment. For your protection, we will ask for security information. A fee may apply for expedited service. To cancel, call us before the scheduled payment date. Same-day payments cannot be edited or canceled.

MISCELLANEOUS

For the complete terms and conditions of your account, consult your Credit Card Agreement. FIA Card Services is a trademark of FIA Card Services, N.A. This account is issued and administered by FIA Card Services, N.A.

If your billing address or contact information has changed, or if your address is incorrect as it appears on this bill, please provide all corrections here.

Address 1

Address 2

City

State

Zip

Area Code &
Home Phone

Area Code &
Work Phone



1158
August 5 - September 3, 2010
Page 3 of 4

Transactions continued

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
09/03	09/03	Interest Charged				
		Interest Charged on Purchases			38.48	
		TOTAL INTEREST FOR THIS PERIOD				\$38.48

2010 Totals Year-to-Date

Total fees charged in 2010	\$103.00
Total interest charged in 2010	\$337.34

Important Messages

Your balance exceeds the credit limit.

Effective August 22, 2010, we have changed the fee amount for paying late. If you do not make at least the total minimum payment by your due date, you will be charged a Late Fee of \$25. For any subsequent late payment, you will be charged a Late Fee of \$35; the fee will return to \$25 after you have made 6 consecutive on-time payments. You can avoid a Late Fee by paying at least your total minimum payment amount by the due date. Complete details will be mailed to you in November.

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Annual Percentage Rate	Promotional Transaction Type	Promotional Offer ID	Balance Subject to Interest Rate	Interest Charges by Transaction Type
Balance Transfers	8.90%V			\$ 0.00	\$ 0.00
Cash Advances	24.99%V			\$ 0.00	\$ 0.00
Purchases	8.90%V			\$5,259.86	\$38.48

APR Type Definitions: Daily Interest Rate Type: V= Variable Rate (rate may vary)



RICHARD A HADSELL
Account Number: [REDACTED] 1158
July 7 - August 4, 2010

Account Information:
www.bankofamerica.com

Mail billing inquiries to:
BANK OF AMERICA
P.O. BOX 15028
WILMINGTON, DE
19850-5028

Mail payments to:
BANK OF AMERICA
P.O. BOX 301200
LOS ANGELES, CA
90030-1200

Customer Service:
1.800.421.2110
(1.800.346.3178 TTY)

Payment Information

New Balance Total\$5,239.63
Current Payment Due\$127.00
Past Due Amount\$215.00

Total Minimum Payment Due.....\$342.00
Payment Due Date.....9/2/10

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$39.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about	And you will end up paying an estimated total of
Only the minimum payment	21 years	\$8,649.33

If you would like information about credit counseling services, call 1-866-300-6238.

Account Summary

Previous Balance\$5,163.96
Payments and Other Credits.....0.00
Purchases and Adjustments.....0.00
Fees Charged39.00
Interest Charged36.67

New Balance Total\$5,239.63

Credit Line\$5,000.00
Statement Closing Date8/4/10
Days in Billing Cycle29

Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
08/02	08/02	Fees LATE FEE FOR PAYMENT DUE 08/02 TOTAL FEES FOR THIS PERIOD	5163		39.00	\$39.00
08/04	08/04	Interest Charged			0.00	
08/04	08/04	Interest Charged on Balance Transfers			0.00	
		Interest Charged on Cash Advances			0.00	
		continued on next page...				

04 005239630003420000009000000 [REDACTED] 1158

BANK OF AMERICA
P.O. BOX 301200
LOS ANGELES, CA 90030-1200

Account Number: [REDACTED] 1158

New Balance Total.....\$5,239.63
Minimum Payment Due\$342.00
Payment Due Date09/02/10

RICHARD A HADSELL
1515 E CHASE AVE
EL CAJON CA 92020-8267

Enter payment amount \$

☐ Check here for a change of mailing address or phone numbers.
Please provide all corrections on the reverse side.
Mail this coupon along with your check payable to: BANK OF AMERICA

15240222501 [REDACTED] 1158

FIA096

IMPORTANT INFORMATION ABOUT THIS ACCOUNT

USE411 Rev. 07/10

CUSTOMER STATEMENT OF DISPUTED ITEM - Please call toll-free 1.888.888.0212 Monday-Thursday 8 a.m.-9 p.m., Friday 8 a.m.-7 p.m. and Saturday 8 a.m.-6 p.m. Eastern. For prompt service, please have the merchant reference number(s) available for the charge(s) in question.

PLEASE DO NOT ALTER WORDING ON THIS FORM AND DO NOT MAIL YOUR LETTER OR FORM WITH YOUR PAYMENT.

Choose only one dispute reason.

Your Name:
Transaction Date:
Amount \$:

Posting Date:
Disputed Amount \$:

Account Number:
Reference Number:
Merchant Name:

- ☐ 1. The amount of the charge was increased from \$_____ to \$_____ or my sales slip was added incorrectly. Enclosed is a copy of the sales slip that shows the correct amount.
- ☐ 2. I certify that the charge listed above was not made by me or a person authorized by me to use my card, nor were the goods or services purchased by the transaction received by me or a person authorized by me.
- ☐ 3. I have not received the merchandise that was to be shipped to me on ____/____/____ (MM/DD/YY). I have asked the merchant to credit my account.
- ☐ 4. I was issued a credit slip that was not shown on my statement. A copy of my credit slip is enclosed. The merchant has up to 30 days to credit my account.
- ☐ 5. Merchandise that was shipped to me has arrived damaged and/or defective. I returned it on ____/____/____ (MM/DD/YY) and asked the merchant to credit my account. Attach a letter describing how the merchandise was damaged and/or defective and a copy of the proof of return.
- ☐ 6. Although I did engage in the above transaction, I have contacted the merchant, returned the merchandise on ____/____/____ (MM/DD/YY) and requested a credit. I either did not receive this credit or it was unsatisfactory. Attach a letter explaining why you are disputing this charge with a copy of the proof of return. If you are unable to return the merchandise, please explain.
- ☐ 7. I certify that the charge in question was a single transaction, but was posted twice to my statement. I did not authorize the second transaction. Sale #1 \$_____
Reference# _____ Sale #2 \$_____
Reference# _____

- ☐ 8. I notified the merchant on ____/____/____ (MM/DD/YY) to cancel the pre-authorized order (reservation). Please note: cancellation is not applicable unless a copy of your contract and a copy of your telephone bill showing date and time of cancellation. Reason for cancellation/cancellation#:
- ☐ 9. Although I did engage in the above transaction, I have contacted the merchant for credit. The services to be provided on ____/____/____ (MM/DD/YY) were not received or were unsatisfactory. Attach a letter describing the services expected, your attempts to resolve with the merchant and a copy of your contract.
- ☐ 10. I certify that I do not recognize the transaction. Merchants often provide telephone numbers next to their name on your billing statement. I took attempt to contact the merchant for information.
- ☐ 11. If your dispute is for a different reason, please contact us at the above telephone number.

Signature (required) _____ Date: _____
Best contact telephone # _____ Home # _____

Billing rights are only preserved by written inquiry. To preserve your billing rights, please return a copy of this form and any supporting information regarding the merchant charge in question to: Attn: Billing Inquiries, P.O. Box 15028, Wilmington, DE 19805-0028, USA.

PLEASE KEEP THE ORIGINAL FOR YOUR RECORDS AND SEND A COPY OF THIS STATEMENT.

GRACE PERIOD/PAYING INTEREST

"Grace Period" means the period of time during a billing cycle when you will not accrue interest on certain transactions or balances. There is no Grace Period for Balance Transfers or Cash Advances. If you pay in full this statement's New Balance Total by its Payment Due Date and if you paid in full this statement's Previous Balance in this statement's billing cycle, then you will have a Grace Period during the billing cycle that began the day after this statement's Closing Date on the Purchase portions of this statement's New Balance Total. If you do not pay in full this statement's New Balance Total by its Payment Due Date but you paid in full this statement's Previous Balance by its Payment Due Date, then you will have a Grace Period during the billing cycle that began the day after this statement's Closing Date on the amount of the purchase balance you pay by the Payment Due Date following our payment allocation method.

CALCULATION OF BALANCES SUBJECT TO INTEREST RATE

Average Balance Method (including new Balance Transfers and new Cash Advances):

We calculate separate Balances Subject to an Interest Rate for Balance Transfers, Cash Advances, and for each Promotional Offer balance consisting of Balance Transfers or Cash Advances. We do this by: (1) calculating a daily balance for each day in this statement's billing cycle; (2) calculating a daily balance for each day prior to this statement's billing cycle that had a "Pre-Cycle balance" — a Pre-Cycle balance is a Balance Transfer or Cash Advance with a transaction date prior to this statement's billing cycle but with a posting date within this statement's billing cycle; (3) adding all the daily balances together; and (4) dividing the sum of the daily balances by the number of days in this statement's billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new Balance Transfers, new Cash Advances and Transaction Fees, and subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

To calculate a daily balance for each day prior to this statement's billing cycle that had a Pre-Cycle balance, we take the beginning balance attributable solely to Pre-Cycle balances (which will be zero on the transaction date of the first Pre-Cycle balance), add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, and add only the applicable Pre-Cycle balances, and their related Transaction Fees. We exclude from this calculation all transactions posted in previous billing cycles.

Average Daily Balance Method (including new Purchases):

We calculate separate Balances Subject to an Interest Rate for Purchases and for each Promotional Offer balance consisting of Purchases. We do this by: (1) calculating a daily balance for each day in the billing cycle; (2) adding all the daily balances together;

PAYMENTS

We credit mailed payments as of the date received, if the payment is: (1) received by 5 p.m. local time at the address shown on the remittance slip on the front of your monthly statement; (2) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order; and (3) sent in the return envelope with only the remittance portion of your statement accompanying it. Payments received by mail after 5 p.m. local time at the remittance address on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. Payments made online or by phone will be credited as of the date of receipt if made by 5 p.m. Central time. Credit for any other payments may be delayed up to five days.

No payment shall operate as an accord and satisfaction without the prior written approval of one of our Senior Officers.

We process most payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft). Funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you. For more information or to stop the electronic funds transfers, call us at the number listed on the front.

If you have authorized us to pay your credit card bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop payment, your letter must reach us at least three business days before the automatic payment is scheduled to occur.

and (3) dividing the sum of the daily balances by the number of days in the billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new Purchases, new Account Fees, and new Transaction Fees, and subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero. If the Previous Balance shown on this statement was paid in full in this statement's billing cycle, then on the day after that payment in full date, we exclude from the beginning balance new Purchases, new Account Fees and new Transaction Fees which posted on or before that payment in full date, and we do not add new Purchases, new Account Fees, or new Transaction Fees which post after that payment in full date.

We include the fees for credit card debt cancellation or credit insurance purchased through us in calculating the beginning balance for the first day of the billing cycle after the billing cycle in which such fees are billed.

TOTAL INTEREST CHARGE COMPUTATION

Interest Charges accrue and are compounded on a daily basis. To determine the Interest Charges we multiply each Balance Subject to Interest Rate by its applicable Daily Periodic Rate and that result by the number of days in the billing cycle. To determine the total Interest Charge for the billing cycle, we add the Periodic Rate Interest Charges together. A Daily Periodic Rate is calculated by dividing an Annual Percentage Rate by 365.

HOW WE ALLOCATE YOUR PAYMENTS

If your account has balances with different APRs, we will allocate the amount of your payment equal to the Total Minimum Payment Due to the lowest APR balance first (including transactions made after this statement). Payment amounts in excess of your Total Minimum Payment Due will be applied to balances with higher APRs before balances with lower APRs.

IMPORTANT INFORMATION ABOUT PAYMENTS BY PHONE

When using the optional Pay-by-Phone service, you authorize us to initiate an electronic payment from your account at the financial institution you designate. You must authorize the amount and timing of each payment. For your protection, we will ask for security information. A fee may apply. To cancel, call us before the scheduled payment date. Same-day payments cannot be edited or canceled.

MISCELLANEOUS

For the complete terms and conditions of your account, consult your Credit Card Agreement. FIA Card Services is a trademark of FIA Card Services, N.A. This account is issued and administered by FIA Card Services, N.A.

If your billing address or contact information has changed, or if your address is incorrect as it appears on this bill, please provide all corrections here.

Address 1 _____

Address 2 _____

City _____

State _____

Zip _____

Area Code &
Home Phone _____

Area Code &
Work Phone _____

FIA097



1168
July 7 - August 4, 2010
Page 3 of 4

Transactions continued

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
08/04	08/04	Interest Charged				
		Interest Charged on Purchases			36.67	
		TOTAL INTEREST FOR THIS PERIOD				\$36.67

2010 Totals Year-to-Date

Total fees charged in 2010	\$78.00
Total interest charged in 2010	\$298.86

Important Messages

Your balance exceeds the credit limit.

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Annual Percentage Rate	Promotional Transaction Type	Promotional Offer ID	Balance Subject to Interest Rate	Interest Charges by Transaction Type
Balance Transfers	8.90%V			\$ 0.00	\$ 0.00
Cash Advances	24.99%V			\$ 0.00	\$ 0.00
Purchases	8.90%V			\$5,185.66	\$36.67

APR Type Definitions: Daily Interest Rate Type: V= Variable Rate (rate may vary)

Rewards



WORLDPOINTS
0 MONTHLY EARNINGS
0 BONUS POINTS THIS MONTH
6,091 POINTS AVAILABLE



RICHARD A HADSELL
Account Number [REDACTED] 1158
June 4 - July 6, 2010

Account Information:
www.bankofamerica.com

Mail billing inquiries to:
BANK OF AMERICA
P.O. BOX 15028
WILMINGTON, DE
19850-5028

Mail payments to:
BANK OF AMERICA
P.O. BOX 301200
LOS ANGELES, CA
90030-1200

Customer Service:
1.800.421.2110
(1.800.346.3178 TTY)

Payment Information

New Balance Total\$5,163.96
Current Payment Due\$130.00
Past Due Amount\$85.00

Total Minimum Payment Due.....\$215.00
Payment Due Date8/2/10

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$39.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	You will payoff the balance shown on this statement in about	And you will end up paying an estimated total of
Only the minimum payment	21 years	\$8,611.55

If you would like information about credit counseling services, call 1-866-300-5238.

Account Summary

Previous Balance\$4,985.25
Payments and Other Credits.....0.00
Purchases and Adjustments.....99.00
Fees Charged39.00
Interest Charged40.71

New Balance Total.....\$5,163.96

Credit Line.....\$5,000.00
Credit Available.....\$0.00
Statement Closing Date.....7/6/10
Days in Billing Cycle33

Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
06/21	06/22	Purchases and Adjustments GROUP M MARKETING, INC 05122636151 TX	0029	1158	99.00	\$99.00
07/02	07/02	Fees LATE FEE FOR PAYMENT DUE 07/02 TOTAL FEES FOR THIS PERIOD	5084		39.00	\$39.00
07/06	07/06	Interest Charged Interest Charged on Balance Transfers			0.00	
07/06	07/06	Interest Charged on Cash Advances continued on next page ..			0.00	

04 005163960002150000009000000 [REDACTED] 1158

BANK OF AMERICA
P.O. BOX 301200
LOS ANGELES, CA 90030-1200

RICHARD A HADSELL
1515 E CHASE AVE
EL CAJON CA 92020-8267

Account Number: [REDACTED] 1158

New Balance Total.....\$5,163.96
Minimum Payment Due215.00
Payment Due Date08/02/10

Enter payment amount \$

☐ Check here for a change of mailing address or phone numbers.
Please provide all corrections on the reverse side.
Mail this coupon along with your check payable to: BANK OF AMERICA

⑆524022250⑆ [REDACTED] 1158⑈

FIA099

IMPORTANT INFORMATION ABOUT THIS ACCOUNT		USE411 Rev. 07/10
CUSTOMER STATEMENT OF DISPUTED ITEM - Please call toll-free 1.888.888.0212 Monday-Thursday 8 a.m.-9 p.m., Friday 8 a.m.-7 p.m. and Saturday 8 a.m.-6 p.m. Eastern. For prompt service, please have the merchant reference number(s) available for the charge(s) in question.		
PLEASE DO NOT ALTER WORDING ON THIS FORM AND DO NOT MAIL YOUR LETTER OR FORM WITH YOUR PAYMENT.		
Your Name: _____ Transaction Date: _____ Amount \$: _____	Posting Date: _____ Disputed Amount \$: _____	Account Number: _____ Reference Number: _____ Merchant Name: _____
<div style="display: flex; justify-content: space-between;"> Choose only one dispute reason. </div>		
<input type="checkbox"/> 1. The amount of the charge was increased from \$ _____ to \$ _____ or my sales slip was added incorrectly. Enclosed is a copy of the sales slip that shows the correct amount. <input type="checkbox"/> 2. I certify that the charge listed above was not made by me or a person authorized by me to use my card, nor were the goods or services represented by the transaction received by me or a person authorized by me. <input type="checkbox"/> 3. I have not received the merchandise that was to be shipped to me on ____/____/____ (MM/DD/YY). I have asked the merchant to credit my account. <input type="checkbox"/> 4. I was issued a credit slip that was not shown on my statement. A copy of my credit slip is enclosed. The merchant has up to 30 days to credit my account. <input type="checkbox"/> 5. Merchandise that was shipped to me has arrived damaged and/or defective. I returned it on ____/____/____ (MM/DD/YY) and asked the merchant to credit my account. Attach a letter describing how the merchandise was damaged and/or defective and a copy of the proof of return. <input type="checkbox"/> 6. Although I did engage in the above transaction, I have contacted the merchant, returned the merchandise on ____/____/____ (MM/DD/YY) and requested a credit. I either did not receive this credit or it was unsatisfactory. Attach a letter explaining why you are disputing this charge with a copy of the proof of return. If you are unable to return the merchandise, please explain. <input type="checkbox"/> 7. I certify that the charge in question was a single transaction, but was posted twice to my statement. I did not authorize the second transaction. Sub #1 \$ _____ Sub #2 \$ _____ Reference # _____	<input type="checkbox"/> 8. I notified the merchant on ____/____/____ (MM/DD/YY) to cancel the pre-authorized order (reservation). Please note cancellation # and if available, enclose a copy of your contract and a copy of your telephone bill showing date and time of cancellation. Reason for cancellation/cancellation #: _____ <input type="checkbox"/> 9. Although I did engage in the above transaction, I have contacted the merchant for credit. The services to be provided on ____/____/____ (MM/DD/YY) were not received or were unsatisfactory. Attach a letter describing the services expected, your attempt to resolve with the merchant and a copy of your contract. <input type="checkbox"/> 10. I certify that I do not recognize the transaction. Merchants often provide telephone numbers next to their name on your billing statement. Please attempt to contact the merchant for information. <input type="checkbox"/> 11. If your dispute is for a different reason, please contact us at the above telephone number.	
Signature (required): _____ Date: _____ Best contact telephone #: _____ Home #: _____ Billing rights are only preserved by written inquiry. To preserve your billing rights, please return a copy of this form and any supporting information regarding the merchant charge in question to: Attn: Billing Inquiries, P.O. Box 15026, Wilmington, DE 19880-5026, USA.		
PLEASE KEEP THE ORIGINAL FOR YOUR RECORDS AND SEND A COPY OF THIS STATEMENT.		

GRACE PERIOD/PAYING INTEREST

"Grace Period" means the period of time during a billing cycle when you will not accrue interest on certain transactions or balances. There is no Grace Period for Balance Transfers or Cash Advances. If you pay in full this statement's New Balance Total by its Payment Due Date and if you paid in full this statement's Previous Balance in this statement's billing cycle, then you will have a Grace Period during the billing cycle that began the day after this statement's Closing Date on the Purchase portions of this statement's New Balance Total. If you do not pay in full this statement's New Balance Total by its Payment Due Date but you paid in full this statement's Previous Balance by its Payment Due Date, then you will have a Grace Period during the billing cycle that began the day after this statement's Closing Date on the amount of the purchase balance you pay by the Payment Due Date following our payment allocation method.

CALCULATION OF BALANCES SUBJECT TO INTEREST RATE

Average Balance Method (including new Balance Transfers and new Cash Advances):

We calculate separate Balances Subject to an Interest Rate for Balance Transfers, Cash Advances, and for each Promotional Offer balance consisting of Balance Transfers or Cash Advances. We do this by: (1) calculating a daily balance for each day in this statement's billing cycle; (2) calculating a daily balance for each day prior to this statement's billing cycle that had a "Pre-Cycle balance"—a Pre-Cycle balance is a Balance Transfer or Cash Advance with a transaction date prior to this statement's billing cycle but with a posting date within this statement's billing cycle; (3) adding all the daily balances together; and (4) dividing the sum of the daily balances by the number of days in this statement's billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new Balance Transfers, new Cash Advances and Transaction Fees, and subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

To calculate a daily balance for each day prior to this statement's billing cycle that had a Pre-Cycle balance, we take the beginning balance attributable solely to Pre-Cycle balances (which will be zero on the transaction date of the first Pre-Cycle balance), add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, and add only the applicable Pre-Cycle balances, and their related Transaction Fees. We exclude from this calculation all transactions posted in previous billing cycles.

Average Daily Balance Method (including new Purchases):

We calculate separate Balances Subject to an Interest Rate for Purchases and for each Promotional Offer balance consisting of Purchases. We do this by: (1) calculating a daily balance for each day in the billing cycle; (2) adding all the daily balances together;

PAYMENTS

We credit mailed payments as of the date received, if the payment is: (1) received by 5 p.m. local time at the address shown on the remittance slip on the front of your monthly statement; (2) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order; and (3) sent in the return envelope with only the remittance portion of your statement accompanying it. Payments received by mail after 5 p.m. local time at the remittance address on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. Payments made online or by phone will be credited as of the date of receipt if made by 5 p.m. Central time. Credit for any other payments may be delayed up to five days.

No payment shall operate as an accord and satisfaction without the prior written approval of one of our Senior Officers.

We process most payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft). Funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you. For more information or to stop the electronic funds transfers, call us at the number listed on the front.

If you have authorized us to pay your credit card bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop payment, your letter must reach us at least three business days before the automatic payment is scheduled to occur.

and (3) dividing the sum of the daily balances by the number of days in the billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new Purchases, new Account Fees, and new Transaction Fees, and subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero. If the Previous Balance shown on this statement was paid in full in this statement's billing cycle, then on the day after that payment in full date, we exclude from the beginning balance new Purchases, new Account Fees and new Transaction Fees which posted on or before that payment in full date, and we do not add new Purchases, new Account Fees, or new Transaction Fees which post after that payment in full date.

We include the fees for credit card debt cancellation or credit insurance purchased through us in calculating the beginning balance for the first day of the billing cycle after the billing cycle in which such fees are billed.

TOTAL INTEREST CHARGE COMPUTATION

Interest Charges accrue and are compounded on a daily basis. To determine the Interest Charges we multiply each Balance Subject to Interest Rate by its applicable Daily Periodic Rate and that result by the number of days in the billing cycle. To determine the total Interest Charge for the billing cycle, we add the Periodic Rate Interest Charges together. A Daily Periodic Rate is calculated by dividing an Annual Percentage Rate by 365.

HOW WE ALLOCATE YOUR PAYMENTS

If your account has balances with different APRs, we will allocate the amount of your payment equal to the Total Minimum Payment Due to the lowest APR balances first (including transactions made after this statement). Payment amounts in excess of your Total Minimum Payment Due will be applied to balances with higher APRs before balances with lower APRs.

IMPORTANT INFORMATION ABOUT PAYMENTS BY PHONE

When using the optional Pay-by-Phone service, you authorize us to initiate an electronic payment from your account at the financial institution you designate. You must authorize the amount and timing of each payment. For your protection, we will ask for security information. A fee may apply. To cancel, call us before the scheduled payment date. Same-day payments cannot be edited or canceled.

MISCELLANEOUS

For the complete terms and conditions of your account, consult your Credit Card Agreement. FIA Card Services is a trademark of FIA Card Services, N.A. This account is issued and administered by FIA Card Services, N.A.

If your billing address or contact information has changed, or if your address is incorrect as it appears on this bill, please provide all corrections here.

Address 1 _____
 Address 2 _____
 City _____
 State _____ Zip _____
 Area Code & Home Phone _____
 Area Code & Work Phone _____



1158
June 4 - July 6, 2010
Page 3 of 4

Transactions continued

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
07/08	07/08	Interest Charged Interest Charged on Purchases TOTAL INTEREST FOR THIS PERIOD			40.71	\$40.71

2010 Totals Year-to-Date

Total fees charged in 2010	\$39.00
Total interest charged in 2010	\$262.19

Important Messages

You are a valued customer. We want to make sure you are aware that we have not received your payment. Please send the amount due today. If it has been mailed, thank you.

Your balance exceeds the credit limit.

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Annual Percentage Rate	Promotional Transaction Type	Promotional Offer ID	Balance Subject to Interest Rate	Interest Charges by Transaction Type
Balance Transfers	8.90%V			\$ 0.00	\$ 0.00
Cash Advances	24.99%V			\$ 0.00	\$ 0.00
Purchases	8.90%V			\$5,058.75	\$40.71

APR Type Definitions: Daily Interest Rate Type; V= Variable Rate (rate may vary)

Rewards



WORLDPOINTS

99 MONTHLY EARNINGS
0 BONUS POINTS THIS MONTH
6,091 POINTS AVAILABLE



RICHARD A HADSELL
Account Number: [REDACTED] 1158
May 5 - June 3, 2010

Account Information:
www.bankofamerica.com

Mail billing inquiries to:
BANK OF AMERICA
P.O. BOX 18028
WILMINGTON, DE
16850-5028

Mail payments to:
BANK OF AMERICA
P.O. BOX 301200
LOS ANGELES, CA
90030-1200

Customer Service:
1.800.421.2110
(1.800.348.3178 TTY)

Payment Information

New Balance Total\$4,985.25
Current Payment Due\$85.00

Total Minimum Payment Due.....\$85.00
Payment Due Date7/2/10

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$39.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about	And you will end up paying an estimated total of
Only the minimum payment	21 years	\$8,400.22
\$158.37	36 months	\$5,701.32 (Savings = \$2,698.90)

If you would like information about credit counseling services, call 1-866-300-8238.

Account Summary

Previous Balance\$4,939.96
Payments and Other Credits90.00
Purchases and Adjustments99.00
Fees Charged0.00
Interest Charged36.29

New Balance Total\$4,985.25

Credit Line\$5,000.00
Credit Available\$14.75
Statement Closing Date6/3/10
Days in Billing Cycle30

Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
	05/12	Payments and Other Credits PAYMENT ONLINE - EP			-90.00	-90.00
05/13	05/14	Purchases and Adjustments GROUP M MARKETING, INC 06122635151 TX	0033	1158	99.00	99.00
06/03	06/03	Interest Charged Interest Charged on Balance Transfers continued on next page...			0.00	

04 004985250000850000009000000 [REDACTED] 1158

BANK OF AMERICA
P.O. BOX 301200
LOS ANGELES, CA 90030-1200

RICHARD A HADSELL
1515 E CHASE AVE
EL CAJON CA 92020-8267

Account Number: [REDACTED] 1158

New Balance Total\$4,985.25
Minimum Payment Due\$85.00
Payment Due Date07/02/10

Enter payment amount \$

☐ Check here for a change of mailing address or phone numbers.
Please provide all corrections on the reverse side.
Mail this coupon along with your check payable to: BANK OF AMERICA

15240222501 [REDACTED] 1158

FIA102

IMPORTANT INFORMATION ABOUT THIS ACCOUNT

USE311 Rev. 02/10

CUSTOMER STATEMENT OF DISPUTED ITEM - Please call toll-free 1.888.888.0212 Monday-Thursday 8 a.m.-8 p.m., Friday 8 a.m.-7 p.m. and Saturday 8 a.m.-6 p.m. Eastern. For prompt service, please have the merchant reference number(s) available for the charge(s) in question.

PLEASE DO NOT ALTER WORDING ON THIS FORM AND DO NOT MAIL YOUR LETTER OR FORM WITH YOUR PAYMENT.

Choose only one dispute reason.

Your Name:
Transaction Date:
Amount \$:

Dating Date:
Disputed Amount \$:

Account Number:
Reference Number:
Merchant Name:

- ☐ 1. The amount of the charge was increased from \$_____ to \$_____ (or my sales slip was added incorrectly. Enclosed is a copy of the sales slip that shows the correct amount).
- ☐ 2. I certify that the charge listed above was not made by me or a person authorized by me to use my card, nor were the goods or services represented by the transaction received by me or a person authorized by me.
- ☐ 3. I have not received the merchandise that was to be shipped to me on ____/____/____ (MM/DD/YY). I have asked the merchant to credit my account.
- ☐ 4. I was issued a credit slip that was not shown on my statement. A copy of my credit slip is enclosed. The merchant has up to 30 days to credit your account.
- ☐ 5. Merchandise that was shipped to me has arrived damaged and/or defective. I returned it on ____/____/____ (MM/DD/YY) and asked the merchant to credit my account. Attach a letter describing how the merchandise was damaged and/or defective and a copy of the proof of return.
- ☐ 6. Although I did engage in the above transaction, I have contacted the merchant, returned the merchandise on ____/____/____ (MM/DD/YY) and requested a credit. I either did not receive this credit or it was unsatisfactory. Attach a letter explaining why you are disputing this charge with a copy of the proof of return. If you are unable to return the merchandise, please explain.
- ☐ 7. I certify that the charge in question was a single transaction, but was posted twice to my statement. I did not authorize the second transaction. Sale #1 \$_____
Reference# _____ Sale #2 \$_____
Reference# _____

- ☐ 8. I notified the merchant on ____/____/____ (MM/DD/YY) to cancel the pre-authorized order (reservation). Please note cancellation # and if available, enclose a copy of your contract and a copy of your telephone bill showing date and time of cancellation. Reason for cancellation/cancellation#:
- ☐ 9. Although I did engage in the above transaction, I have contacted the merchant for credit. The services to be provided on ____/____/____ (MM/DD/YY) were not received or were unsatisfactory. Attach a letter describing the services expected, your attempt to resolve with the merchant and a copy of your contract.
- ☐ 10. I certify that I do not recognize the transaction. Merchants often provide telephone numbers next to their name on your billing statement. Please attempt to contact the merchant for information.
- ☐ 11. If your dispute is for a different reason, please contact us at the above telephone number.

Signature (required): _____

Best contact telephone #: _____

Home #: _____

Billing rights are only preserved by written inquiry. To preserve your billing rights, please return a copy of this form and any supporting information regarding the merchant charge in question to: Attn: Billing Inquiries, P.O. Box 16028, Wilmington, DE 19860-5028, USA.

PLEASE KEEP THIS ORIGINAL FOR YOUR RECORDS AND SEND A COPY OF THIS STATEMENT.

GRACE PERIOD

"Grace Period" means the period of time during a billing cycle when you will not accrue interest on certain transactions or balances. There is no Grace Period for Balance Transfers or Cash Advances. If you pay in full this statement's New Balance Total by its Payment Due Date and if you paid in full this statement's Previous Balance in this statement's billing cycle, then you will have a Grace Period during the billing cycle that began the day after this statement's Closing Date on the Purchase portions of this statement's New Balance Total. If you do not pay in full this statement's New Balance Total by its Payment Due Date but you paid in full this statement's Previous Balance by its Payment Due Date, then you will have a Grace Period during the billing cycle that began the day after this statement's Closing Date on the amount of the purchase balance you pay by the Payment Due Date following our payment allocation method.

CALCULATION OF BALANCES SUBJECT TO INTEREST RATE

Average Balance Method (including new Balance Transfers and new Cash Advances):

We calculate separate Balances Subject to an Interest Rate for Balance Transfers, Cash Advances, and for each Promotional Offer balance consisting of Balance Transfers or Cash Advances. We do this by: (1) calculating a daily balance for each day in this statement's billing cycle; (2) calculating a daily balance for each day prior to this statement's billing cycle that had a "Pre-Cycle balance" - a Pre-Cycle balance is a Balance Transfer or Cash Advance with a transaction date prior to this statement's billing cycle but with a posting date within this statement's billing cycle; (3) adding all the daily balances together and (4) dividing the sum of the daily balances by the number of days in this statement's billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new Balance Transfers, new Cash Advances and Transaction Fees, and subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

To calculate a daily balance for each day prior to this statement's billing cycle that had a Pre-Cycle balance, we take the beginning balance attributable solely to Pre-Cycle balances (which will be zero on the transaction date of the first Pre-Cycle balance), add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, and add only the applicable Pre-Cycle balances, and their related Transaction Fees. We exclude from this calculation all transactions posted in previous billing cycles.

Average Daily Balance Method (including new Purchases):

We calculate separate Balances Subject to an Interest Rate for Purchases and for each Promotional Offer balance consisting of Purchases. We do this by: (1) calculating a daily balance for each day in the billing cycle; (2) adding all the daily balances together;

PAYMENTS

We credit mailed payments as of the date received, if the payment is: (1) received by 5 p.m. local time at the address shown on the remittance slip on the front of your monthly statement; (2) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order; and (3) sent in the return envelope with only the remittance portion of your statement accompanying it. Payments received by mail after 5 p.m. local time at the remittance address on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. Payments made online or by phone will be credited as of the date of receipt if made by 5 p.m. Central time. Credit for any other payments may be delayed up to five days.

No payment shall operate as an accord and satisfaction without the prior written approval of one of our Senior Officers.

We process most payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft). Funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you. For more information or to stop the electronic funds transfers, call us at the number listed on the front.

If you have authorized us to pay your credit card bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop payment, your letter must reach us at least three business days before the automatic payment is scheduled to occur.

and (3) dividing the sum of the daily balances by the number of days in the billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new Purchases, new Account Fees, and new Transaction Fees, and subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero. If the Previous Balance shown on this statement was paid in full in this statement's billing cycle, then on the day after that payment in full date, we exclude from the beginning balance new Purchases, new Account Fees and new Transaction Fees which posted on or before that payment in full date, and we do not add new Purchases, new Account Fees, or new Transaction Fees which post after that payment in full date.

We include the fees for credit card debt cancellation or credit insurance purchased through us in calculating the beginning balance for the first day of the billing cycle after the billing cycle in which such fees are billed.

TOTAL INTEREST CHARGE COMPUTATION

Interest Charges accrue and are compounded on a daily basis. To determine the Interest Charges we multiply each Balance Subject to Interest Rate by its applicable Daily Periodic Rate and that result by the number of days in the billing cycle. To determine the total Interest Charge for the billing cycle, we add the Periodic Rate Interest Charges together. A Daily Periodic Rate is calculated by dividing an Annual Percentage Rate by 365.

HOW WE ALLOCATE YOUR PAYMENTS

If your account has balances with different APRs, we will allocate the amount of your payment equal to the Total Minimum Payment Due to the lowest APR balances first (including transactions made after this statement). Payment amounts in excess of your Total Minimum Payment Due will be applied to balances with higher APRs before balances with lower APRs.

IMPORTANT INFORMATION ABOUT PAYMENTS BY PHONE

When using the optional Pay-by-Phone service, you authorize us to initiate an electronic payment from your account at the financial institution you designate. You must authorize the amount and timing of each payment. For your protection, we will ask for security information. A fee may apply. To cancel, call us before the scheduled payment date. Same-day payments cannot be edited or canceled.

MISCELLANEOUS

For the complete terms and conditions of your account, consult your Credit Card Agreement. FIA Card Services is a trademark of FIA Card Services, N.A. This account is issued and administered by FIA Card Services, N.A.

If your billing address or contact information has changed, or if your address is incorrect as it appears on this bill, please provide all corrections here.

Address 1 _____

Address 2 _____

City _____

State _____

Zip _____

Area Code &
Home Phone _____

Area Code &
Work Phone _____



1168
May 5 - June 3, 2010
Page 3 of 4

Transactions continued

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
06/03	06/03	Interest Charged				
06/03	06/03	Interest Charged on Cash Advances			0.00	
		Interest Charged on Purchases			36.29	
		TOTAL INTEREST FOR THIS PERIOD				\$36.29

2010 Totals Year-to-Date

Total fees charged in 2010	\$0.00
Total interest charged in 2010	\$221.48

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Annual Percentage Rate	Promotional Transaction Type	Promotional Offer ID	Balance Subject to Interest Rate	Interest Charges by Transaction Type
Balance Transfers	8.90%V			\$ 0.00	\$ 0.00
Cash Advances	24.99%V			\$ 0.00	\$ 0.00
Purchases	8.90%V			\$4,961.06	\$36.29

APR Type Definitions: Daily Interest Rate Type: V= Variable Rate (rate may vary)

Rewards



WORLDPOINTS
88 MONTHLY EARNINGS
0 BONUS POINTS THIS MONTH
5,992 POINTS AVAILABLE

Of Special Interest

Redeeming your points is as easy as 1,2,3. Go online to reward yourself today with one of many Apple® products available at www.bankofamerica.com/worldpoints.



RICHARD A HADSELL
Account Number: [REDACTED] 1158
April 6 - May 4, 2010

Account Information:
www.bankofamerica.com

Mail billing inquiries to:
BANK OF AMERICA
P.O. BOX 15028
WILMINGTON, DE
19850-5028

Mail payments to:
BANK OF AMERICA
P.O. BOX 301200
LOS ANGELES, CA
90030-1200

Customer Service:
1.800.421.2110
(1.800.346.3178 TTY)

Payment Information

New Balance Total\$4,939.96
Current Payment Due\$83.00

Total Minimum Payment Due.....\$83.00
Payment Due Date6/2/10

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$39.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	You will payoff the balance shown on this statement in about	And you will end up paying an estimated total of
Only the minimum payment	21 years	\$8,321.70
\$158.93	36 months	\$5,649.48 (Savings = \$2,672.22)

If you would like information about credit counseling services, call 1-866-300-5238.

Account Summary

Previous Balance\$4,995.02
Payments and Other Credits90.00
Purchases and Adjustments0.00
Fees Charged0.00
Interest Charged\$4.94

New Balance Total\$4,939.96

Credit Line\$5,000.00
Credit Available\$60.04
Statement Closing Date5/4/10
Days in Billing Cycle29

Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
	04/12	Payments and Other Credits PAYMENT ONLINE - EP			-90.00	-90.00
		Interest Charged				
05/04	05/04	Interest Charged on Balance Transfers			0.00	
05/04	05/04	Interest Charged on Cash Advances			0.00	

04 004939960000830000009000000 [REDACTED] 1158

BANK OF AMERICA
P.O. BOX 301200
LOS ANGELES, CA 90030-1200

RICHARD A HADSELL
1515 E CHASE AVE
EL CAJON CA 92020-8267

Account Number: [REDACTED] 1158

New Balance Total.....\$4,939.96
Minimum Payment Due83.00
Payment Due Date06/02/10

Enter payment amount \$

☐ Check here for a change of mailing address or phone numbers.
Please provide all corrections on the reverse side.
Mail this coupon along with your check payable to: BANK OF AMERICA

⑆524022250⑆ [REDACTED] 1158⑈

FIA105

IMPORTANT INFORMATION ABOUT THIS ACCOUNT

USE311 Rev. 02/10

CUSTOMER STATEMENT OF DISPUTED ITEM - Please call toll-free 1.866.866.0212 Monday-Thursday 8 a.m.-8 p.m., Friday 8 a.m.-7 p.m. and Saturday 8 a.m.-6 p.m. Eastern. For prompt service, please have the merchant reference number(s) available for the charge(s) in question.

PLEASE DO NOT ALTER WORDING ON THIS FORM AND DO NOT MAIL YOUR LETTER OR FORM WITH YOUR PAYMENT.

Choose only one dispute reason.

Your Name:
Transaction Date:
Amount \$:Posting Date:
Disputed Amount \$:Account Number:
Reference Number:
Merchant Name:

- ☐ 1. The amount of the charge was increased from \$_____ to \$_____ or my sales slip was added incorrectly. Enclosed is a copy of the sales slip that shows the correct amount.
- ☐ 2. I certify that the charge listed above was not made by me or a person authorized by me to use my card, nor were the goods or services represented by the transaction received by me or a person authorized by me.
- ☐ 3. I have not received the merchandise that was to be shipped to me on ____/____/____ (MM/DD/YY). I have asked the merchant to credit my account.
- ☐ 4. I was issued a credit slip that was not shown on my statement. A copy of my credit slip is enclosed. The merchant has up to 30 days to credit your account.
- ☐ 5. Merchandise that was shipped to me has arrived damaged and/or defective. I returned it on ____/____/____ (MM/DD/YY) and asked the merchant to credit my account. Attach a letter describing how the merchandise was damaged and/or defective and a copy of the proof of return.
- ☐ 6. Although I did engage in the above transaction, I have contacted the merchant, returned the merchandise on ____/____/____ (MM/DD/YY) and requested a credit. I either did not receive this credit or it was unsatisfactory. Attach a letter explaining why you are disputing this charge with a copy of the proof of return. If you are unable to return the merchandise, please explain.
- ☐ 7. I certify that the charge in question was a single transaction, but was posted twice to my statement. I did not authorize the second transaction. Rate #1 \$_____
Reference #_____
Rate #2 \$_____
Reference #_____

- ☐ 8. I notified the merchant on ____/____/____ (MM/DD/YY) in regard to the pre-authorized order (reservation). Please note expiration # and if available, enclose a copy of your contract and a copy of your telephone bill showing date and time of cancellation. Reason for cancellation/cancellation #:
- ☐ 9. Although I did engage in the above transaction, I have contacted the merchant for credit. The services to be provided on ____/____/____ (MM/DD/YY) were not received or were unsatisfactory. Attach a letter describing the services expected, your attempt to resolve with the merchant and a copy of your contract.
- ☐ 10. I certify that I do not recognize the transaction. Merchants often provide telephone numbers next to their name on your billing statement. Please attempt to contact the merchant for information.
- ☐ 11. If your dispute is for a different reason, please contact us at the above telephone number.

Signature (required):

Date:

Best contact telephone #:

Home #:

Billing rights are only preserved by written inquiry. To preserve your billing rights, please return a copy of this form and any supporting information regarding the merchant charge in question to: ARN Billing Inquiries, P.O. Box 18086, Wilmington, DE 19850-8026, USA.

PLEASE KEEP THE ORIGINAL FOR YOUR RECORDS AND SEND A COPY OF THIS STATEMENT:

GRACE PERIOD

"Grace Period" means the period of time during a billing cycle when you will not accrue interest on certain transactions or balances. There is no Grace Period for Balance Transfers or Cash Advances. If you pay in full this statement's New Balance Total by its Payment Due Date and if you paid in full this statement's Previous Balance in this statement's billing cycle, then you will have a Grace Period during the billing cycle that began the day after this statement's Closing Date on the Purchase portions of this statement's New Balance Total. If you do not pay in full this statement's New Balance Total by its Payment Due Date but you paid in full this statement's Previous Balance by its Payment Due Date, then you will have a Grace Period during the billing cycle that began the day after this statement's Closing Date on the amount of the purchase balance you pay by the Payment Due Date following our payment allocation method.

CALCULATION OF BALANCES SUBJECT TO INTEREST RATE

Average Balance Method (including new Balance Transfers and new Cash Advances):

We calculate separate Balances Subject to an Interest Rate for Balance Transfers, Cash Advances, and for each Promotional Offer balance consisting of Balance Transfers or Cash Advances. We do this by: (1) calculating a daily balance for each day in this statement's billing cycle; (2) calculating a daily balance for each day prior to this statement's billing cycle that had a "Pre-Cycle balance"—a Pre-Cycle balance is a Balance Transfer or Cash Advance with a transaction date prior to this statement's billing cycle but with a posting date within this statement's billing cycle; (3) adding all the daily balances together; and (4) dividing the sum of the daily balances by the number of days in this statement's billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new Balance Transfers, new Cash Advances and Transaction Fees, and subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

To calculate a daily balance for each day prior to this statement's billing cycle that had a Pre-Cycle balance, we take the beginning balance attributable solely to Pre-Cycle balances (which will be zero on the transaction date of the first Pre-Cycle balance), add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, and add only the applicable Pre-Cycle balances, and their related Transaction Fees. We exclude from this calculation all transactions posted in previous billing cycles.

Average Daily Balance Method (including new Purchases):

We calculate separate Balances Subject to an Interest Rate for Purchases and for each Promotional Offer balance consisting of Purchases. We do this by: (1) calculating a daily balance for each day in the billing cycle; (2) adding all the daily balances together;

PAYMENTS

We credit mailed payments as of the date received, if the payment is: (1) received by 5 p.m. local time at the address shown on the remittance slip on the front of your monthly statement; (2) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order; and (3) sent in the return envelope with only the remittance portion of your statement accompanying it. Payments received by mail after 5 p.m. local time at the remittance address on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. Payments made online or by phone will be credited as of the date of receipt if made by 5 p.m. Central time. Credit for any other payments may be delayed up to five days.

No payment shall operate as an accord and satisfaction without the prior written approval of one of our Senior Officers.

We process most payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft). Funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you. For more information or to stop the electronic funds transfers, call us at the number listed on the front.

If you have authorized us to pay your credit card bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop payment, your letter must reach us at least three business days before the automatic payment is scheduled to occur.

and (3) dividing the sum of the daily balances by the number of days in the billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new Purchases, new Account Fees, and new Transaction Fees, and subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero. If the Previous Balance shown on this statement was paid in full in this statement's billing cycle, then on the day after that payment in full date, we exclude from the beginning balance new Purchases, new Account Fees and new Transaction Fees which posted on or before that payment in full date, and we do not add new Purchases, new Account Fees, or new Transaction Fees which post after that payment in full date.

We include the fees for credit card debt cancellation or credit insurance purchased through us in calculating the beginning balance for the first day of the billing cycle after the billing cycle in which such fees are billed.

TOTAL INTEREST CHARGE COMPUTATION

Interest Charges accrue and are compounded on a daily basis. To determine the Interest Charges we multiply each Balance Subject to Interest Rate by its applicable Daily Periodic Rate and that result by the number of days in the billing cycle. To determine the total Interest Charge for the billing cycle, we add the Periodic Rate Interest Charges together. A Daily Periodic Rate is calculated by dividing an Annual Percentage Rate by 365.

HOW WE ALLOCATE YOUR PAYMENTS

If your account has balances with different APRs, we will allocate the amount of your payment equal to the Total Minimum Payment Due to the lowest APR balances first (including transactions made after this statement). Payment amounts in excess of your Total Minimum Payment Due will be applied to balances with higher APRs before balances with lower APRs.

IMPORTANT INFORMATION ABOUT PAYMENTS BY PHONE

When using the optional Pay-by-Phone service, you authorize us to initiate an electronic payment from your account at the financial institution you designate. You must authorize the amount and timing of each payment. For your protection, we will ask for security information. A fee may apply. To cancel, call us before the scheduled payment date. Same-day payments cannot be edited or canceled.

MISCELLANEOUS

For the complete terms and conditions of your account, consult your Credit Card Agreement. FIA Card Services is a trademark of FIA Card Services, N.A. This account is issued and administered by FIA Card Services, N.A.

If your billing address or contact information has changed, or if your address is incorrect as it appears on this bill, please provide all corrections here.

Address 1

Address 2

City

State

Zip

Area Code &
Home PhoneArea Code &
Work Phone



1158
April 6 - May 4, 2010
Page 3 of 4

Transactions continued

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
05/04	05/04	Interest Charged				
		Interest Charged on Purchases			34.94	
		TOTAL INTEREST FOR THIS PERIOD				\$34.94

2010 Totals Year-to-Date

Total fees charged in 2010	\$0.00
Total interest charged in 2010	\$185.19

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Annual Percentage Rate	Promotional Transaction Type	Promotional Offer ID	Balance Subject to Interest Rate	Interest Charges by Transaction Type
Balance Transfers	8.90%V			\$ 0.00	\$ 0.00
Cash Advances	24.99%V			\$ 0.00	\$ 0.00
Purchases	8.90%V			\$4,940.54	\$34.94

APR Type Definitions: Daily Interest Rate Type: V= Variable Rate (rate may vary)

Rewards



WORLDPOINTS
0 MONTHLY EARNINGS
0 BONUS POINTS THIS MONTH
5,893 POINTS AVAILABLE

Of Special Interest

Start managing your account the fast, easy way and sign-up for online banking at bankofamerica.com. Once enrolled - go green with paperless statements.
Find the perfect gift for your dad or graduate at the WorldPoints Mall and earn bonus points for yourself. Visit www.bankofamerica.com/worldpointsmall.



RICHARD A HADSELL
Account Number: [REDACTED] 1158
March 4 - April 5, 2010

Account Information:
www.bankofamerica.com

Mail billing inquiries to:
BANK OF AMERICA
P.O. BOX 18028
WILMINGTON, DE
19850-5028

Mail payments to:
BANK OF AMERICA
P.O. BOX 301200
LOS ANGELES, CA
90030-1200

Customer Service:
1.800.421.2110
(1.800.346.3178 TTY)

Payment Information

New Balance Total\$4,995.02
Current Payment Due\$89.00

Total Minimum Payment Due.....\$89.00
Payment Due Date5/2/10

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$39.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	You will payoff the balance shown on this statement in about	And you will end up paying an estimated total of
Only the minimum payment	21 years	\$8,410.99
\$158.68	36 months	\$5,712.48 (Savings = \$2,698.51)

If you would like information about credit counseling services, call 1-866-300-5238.

Account Summary

Previous Balance\$4,915.94
Payments and Other Credits90.00
Purchases and Adjustments128.95
Fees Charged0.00
Interest Charged40.13

New Balance Total\$4,995.02

Credit Line\$5,000.00
Credit Available\$4.98
Statement Closing Date4/5/10
Days in Billing Cycle33

Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
	03/12	Payments and Other Credits PAYMENT ONLINE - EP			-90.00	-90.00
		Purchases and Adjustments				
03/03	03/04	GROUP M MARKETING, INC 05122635151 TX	0030	1158	99.00	
03/14	03/15	WEBROOT SOFTWARE, INC. 08666124268 CO	9678	1158	29.95	\$128.95

04 004995020000890000009000000 [REDACTED] 1158

BANK OF AMERICA
P.O. BOX 301200
LOS ANGELES, CA 90030-1200

RICHARD A HADSELL
1515 E CHASE AVE
EL CAJON CA 92020-8267

Account Number: [REDACTED] 1158

New Balance Total\$4,995.02
Minimum Payment Due89.00
Payment Due Date05/02/10

Enter payment amount \$

☐ Check here for a change of mailing address or phone numbers.
Please provide all corrections on the reverse side.
Mail this coupon along with your check payable to: BANK OF AMERICA

⑆524022250⑆ [REDACTED] 1158⑈

IMPORTANT INFORMATION ABOUT THIS ACCOUNT

USE911 Rev. 02/10

CUSTOMER STATEMENT OF DISPUTED ITEM - Please call toll-free 1.800.868.0812 Monday-Thursday 8 a.m.-9 p.m., Friday 8 a.m.-7 p.m. and Saturday 8 a.m.-6 p.m. Eastern. For prompt service, please have the merchant reference number(s) available for the charge(s) in question.

PLEASE DO NOT ALTER WORDING ON THIS FORM AND DO NOT MAIL YOUR LETTER OR FORM WITH YOUR PAYMENT.

Choose only one dispute reason.

Your Name:
Transaction Date:
Amount \$:

Posting Date:
Disputed Amount \$:

Account Number:
Reference Number:
Merchant Name:

- ☐ 1. The amount of the charge was increased from \$_____ to \$_____, or my sales slip was ruled incorrectly. Enclosed is a copy of the sales slip that shows the correct amount.
- ☐ 2. I certify that the charge listed above was not made by me or a person authorized by me to use my card, nor were the goods or services represented by the transaction received by me or a person authorized by me.
- ☐ 3. I have not received the merchandise that was to be shipped to me on ____/____/____ (MM/DD/YY). I have asked the merchant to credit my account.
- ☐ 4. I was issued a credit slip that was not shown on my statement. A copy of my credit slip is enclosed. The merchant has up to 30 days to credit your account.
- ☐ 5. Merchandise that was shipped to me has arrived damaged and/or defective. I returned it on ____/____/____ (MM/DD/YY) and asked the merchant to credit my account. Attach a letter describing how the merchandise was damaged and/or defective and a copy of the proof of return.
- ☐ 6. Although I did engage in the above transaction, I have contacted the merchant, returned the merchandise on ____/____/____ (MM/DD/YY) and requested a credit. I either did not receive this credit or it was unsatisfactory. Attach a letter explaining why you are disputing this charge with a copy of the proof of return. If you are unable to return the merchandise, please explain.
- ☐ 7. I certify that the charge in question was a single transaction, but was posted twice to my statement. I did not authorize the second transaction. State #1 \$_____. State #2 \$_____.

- ☐ 8. I notified the merchant on ____/____/____ (MM/DD/YY) to cancel the pre-authorized order (reservation). Please note cancellation # and if available, enclose a copy of your contract and a copy of your telephone bill showing date and time of cancellation. Reason for cancellation/cancellation #:
- ☐ 9. Although I did engage in the above transaction, I have contacted the merchant for credit. The services to be provided on ____/____/____ (MM/DD/YY) were not received or were unsatisfactory. Attach a letter describing the services expected, your attempts to resolve with the merchant and a copy of your contract.
- ☐ 10. I certify that I do not recognize the transaction. Merchants often provide telephone numbers next to their name on your billing statement. Please attempt to contact the merchant for information.
- ☐ 11. If your dispute is for a different reason, please contact us at the above telephone number.

Signature (required): _____ Date: _____
Best contact telephone #: _____ Home #: _____

Billing rights are only preserved by written inquiry. To preserve your billing rights, please return a copy of this form and any supporting information regarding the merchant charge in question to: Attn: Billing Inquiries, P.O. Box 16028, Wilmington, DE 19880-8028, USA.

PLEASE KEEP THE ORIGINAL FOR YOUR RECORDS AND SEND A COPY OF THIS STATEMENT.

GRACE PERIOD

"Grace Period" means the period of time during a billing cycle when you will not accrue interest on certain transactions or balances. There is no Grace Period for Balance Transfers or Cash Advances. If you pay in full this statement's New Balance Total by its Payment Due Date and if you paid in full this statement's Previous Balance in this statement's billing cycle, then you will have a Grace Period during the billing cycle that began the day after this statement's Closing Date on the Purchase portions of this statement's New Balance Total. If you do not pay in full this statement's New Balance Total by its Payment Due Date but you paid in full this statement's Previous Balance by its Payment Due Date, then you will have a Grace Period during the billing cycle that began the day after this statement's Closing Date on the amount of the purchase balance you pay by the Payment Due Date following our payment allocation method.

CALCULATION OF BALANCES SUBJECT TO INTEREST RATE

Average Balance Method (including new Balance Transfers and new Cash Advances):

We calculate separate Balances Subject to an Interest Rate for Balance Transfers, Cash Advances, and for each Promotional Offer balance consisting of Balance Transfers or Cash Advances. We do this by: (1) calculating a daily balance for each day in this statement's billing cycle; (2) calculating a daily balance for each day prior to this statement's billing cycle that had a "Pre-Cycle balance"—a Pre-Cycle balance is a Balance Transfer or Cash Advance with a transaction date prior to this statement's billing cycle but with a posting date within this statement's billing cycle; (3) adding all the daily balances together; and (4) dividing the sum of the daily balances by the number of days in this statement's billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new Balance Transfers, new Cash Advances and Transaction Fees, and subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

To calculate a daily balance for each day prior to this statement's billing cycle that had a Pre-Cycle balance, we take the beginning balance attributable solely to Pre-Cycle balances (which will be zero on the transaction date of the first Pre-Cycle balance), add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, and add only the applicable Pre-Cycle balances, and their related Transaction Fees. We exclude from this calculation all transactions posted in previous billing cycles.

Average Daily Balance Method (including new Purchases):

We calculate separate Balances Subject to an Interest Rate for Purchases and for each Promotional Offer balance consisting of Purchases. We do this by: (1) calculating a daily balance for each day in the billing cycle; (2) adding all the daily balances together;

PAYMENTS

We credit mailed payments as of the date received, if the payment is: (1) received by 5 p.m. local time at the address shown on the remittance slip on the front of your monthly statement; (2) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order; and (3) sent in the return envelope with only the remittance portion of your statement accompanying it. Payments received by mail after 5 p.m. local time at the remittance address on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. Payments made online or by phone will be credited as of the date of receipt if made by 5 p.m. Central time. Credit for any other payments may be delayed up to five days.

No payment shall operate as an accord and satisfaction without the prior written approval of one of our Senior Officers.

We process most payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft). Funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you. For more information or to stop the electronic funds transfers, call us at the number listed on the front.

If you have authorized us to pay your credit card bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop payment, your letter must reach us at least three business days before the automatic payment is scheduled to occur.

and (3) dividing the sum of the daily balances by the number of days in the billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new Purchases, new Account Fees, and new Transaction Fees, and subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero. If the Previous Balance shown on this statement was paid in full in this statement's billing cycle, then on the day after that payment in full date, we exclude from the beginning balance new Purchases, new Account Fees and new Transaction Fees which posted on or before that payment in full date, and we do not add new Purchases, new Account Fees, or new Transaction Fees which post after that payment in full date.

We include the fees for credit card debt cancellation or credit insurance purchased through us in calculating the beginning balance for the first day of the billing cycle after the billing cycle to which such fees are billed.

TOTAL INTEREST CHARGE COMPUTATION

Interest Charges accrue and are compounded on a daily basis. To determine the Interest Charges we multiply each Balance Subject to Interest Rate by its applicable Daily Periodic Rate and that result by the number of days in the billing cycle. To determine the total Interest Charge for the billing cycle, we add the Periodic Rate Interest Charges together. A Daily Periodic Rate is calculated by dividing an Annual Percentage Rate by 365.

HOW WE ALLOCATE YOUR PAYMENTS

If your account has balances with different APRs, we will allocate the amount of your payment equal to the Total Minimum Payment Due to the lowest APR balances first (including transactions made after this statement). Payment amounts in excess of your Total Minimum Payment Due will be applied to balances with higher APRs before balances with lower APRs.

IMPORTANT INFORMATION ABOUT PAYMENTS BY PHONE

When using the optional Pay-by-Phone service, you authorize us to initiate an electronic payment from your account at the financial institution you designate. You must authorize the amount and timing of each payment. For your protection, we will ask for security information. A fee may apply. To cancel, call us before the scheduled payment date. Same-day payments cannot be edited or canceled.

MISCELLANEOUS

For the complete terms and conditions of your account, consult your Credit Card Agreement. FIA Card Services is a trademark of FIA Card Services, N.A. This account is issued and administered by FIA Card Services, N.A.

If your billing address or contact information has changed, or if your address is incorrect as it appears on this bill, please provide all corrections here.

Address 1 _____

Address 2 _____

City _____

State _____ Zip _____

Area Code & Home Phone _____

Area Code & Work Phone _____



1158
March 4 - April 5, 2010
Page 3 of 4

Transactions continued

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
04/05	04/05	Interest Charged				
04/05	04/05	Interest Charged on Balance Transfers			0.00	
04/05	04/05	Interest Charged on Cash Advances			0.00	
04/05	04/05	Interest Charged on Purchases			40.13	
		TOTAL INTEREST FOR THIS PERIOD				\$40.13

2010 Totals Year-to-Date	
Total fees charged in 2010	\$0.00
Total interest charged in 2010	\$150.25

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Annual Percentage Rate	Promotional Transaction Type	Promotional Offer ID	Balance Subject to Interest Rate	Interest Charges by Transaction Type
Balance Transfers	8.90%V			\$ 0.00	\$ 0.00
Cash Advances	24.99%V			\$ 0.00	\$ 0.00
Purchases	8.90%V			\$4,987.10	\$40.13

APR Type Definitions: Daily Interest Rate Type; V= Variable Rate (rate may vary)

Rewards



WORLDPOINTS
129 MONTHLY EARNINGS
0 BONUS POINTS THIS MONTH
5,893 POINTS AVAILABLE

Of Special Interest

Need your Year-End Summary quickly? Call 1.888.481.1142 to order yours and have it delivered within 4 business days for only \$19.95.

Congratulations. You have points to redeem. Check out the Apple® products available online. Redeem now at www.bankofamerica.com/worldpoints



RICHARD A HADSELL
Account Number: [REDACTED] 1158
February 3 - March 3, 2010

Account Information:
www.bankofamerica.com

Mail billing inquiries to:
BANK OF AMERICA
P.O. BOX 15028
WILMINGTON, DE
19850-5028

Mail payments to:
BANK OF AMERICA
P.O. BOX 301200
LOS ANGELES, CA
90030-1200

Customer Service:
1.800.421.2110
(1.800.348.3178 TTY)

Payment Information

New Balance Total\$4,915.94
Current Payment Due\$82.00

Total Minimum Payment Due.....\$82.00
Payment Due Date4/2/10

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$39.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	You will payoff the balance shown on this statement in about	And you will end up paying an estimated total of
Only the minimum payment	21 years	\$8,260.83
\$156.17	36 months	\$5,622.12 (Savings = \$2,638.71)

If you would like information about credit counseling services, call 1-866-300-5238.

Account Summary

Previous Balance\$4,957.11
Payments and Other Credits174.00
Purchases and Adjustments99.00
Fees Charged0.00
Interest Charged33.83

New Balance Total\$4,915.94

Credit Line.....\$5,000.00
Credit Available\$84.06
Statement Closing Date3/3/10
Days In Billing Cycle28

Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
		Payments and Other Credits				
02/25	02/12	PAYMENT ONLINE - EP			-90.00	
	02/26	PAYMENT ONLINE - EP			-84.00	
						-\$174.00
		Purchases and Adjustments				
02/13	02/15	GROUP M MARKETING, INC 06122636161 TX	0051	1158	99.00	
						\$99.00

04 004915940000820000008400000 [REDACTED] 1158

BANK OF AMERICA
P.O. BOX 301200
LOS ANGELES, CA 90030-1200

RICHARD A HADSELL
1515 E CHASE AVE
EL CAJON CA 92020-8267

Account Number: [REDACTED] 1158

New Balance Total\$4,915.94
Minimum Payment Due\$82.00
Payment Due Date04/02/10

Enter payment amount \$

☐ Check here for a change of mailing address or phone numbers.
Please provide all corrections on the reverse side.

Mail this coupon along with your check payable to: Bank of America

⑆524022250⑆ [REDACTED] 1158⑈

FIA111

IMPORTANT INFORMATION ABOUT THIS ACCOUNT

USE311 Rev. 02/10

CUSTOMER STATEMENT OF DISPUTED ITEM - Please call toll-free 1.800.800.0212 Monday-Thursday 8 a.m.-8 p.m., Friday 8 a.m.-7 p.m. and Saturday 8 a.m.-6 p.m. Eastern. For prompt service, please have the merchant reference number(s) available for the charge(s) in question.

PLEASE DO NOT ALTER WORDING ON THIS FORM AND DO NOT MAIL YOUR LETTER OR FORM WITH YOUR PAYMENT.

Choose only one dispute reason.

Your Name:
Transaction Date:
Amount \$:

Posting Date:
Disputed Amount \$:

Account Number:
Reference Number:
Merchant Name:

- ☐ 1. The amount of the charge was increased from \$ _____ to \$ _____ or my sales slip was added incorrectly. Enclosed is a copy of the sales slip that shows the correct amount.
- ☐ 2. I certify that the charge listed above was not made by me or a person authorized by me to use my card, nor were the goods or services represented by the transaction received by me or a person authorized by me.
- ☐ 3. I have not received the merchandise that was to be shipped to me on ____/____/____ (MM/DD/YY). I have asked the merchant to credit my account.
- ☐ 4. I was issued a credit slip that was not shown on my statement. A copy of my credit slip is enclosed. The merchant has up to 30 days to credit your account.
- ☐ 5. Merchandise that was shipped to me has arrived damaged and/or defective. I returned it on ____/____/____ (MM/DD/YY) and asked the merchant to credit my account. Attach a letter describing how the merchandise was damaged and/or defective and a copy of the proof of return.
- ☐ 6. Although I did engage in the above transaction, I have contacted the merchant, returned the merchandise on ____/____/____ (MM/DD/YY) and requested a credit. I either did not receive this credit or it was unsatisfactory. Attach a letter explaining why you are disputing this charge with a copy of the proof of return. If you are unable to return the merchandise, please explain.
- ☐ 7. I certify that the charge in question was a single transaction, but was posted twice to my statement. I did not authorize the second transaction. Ref #1 \$ _____ Ref #2 \$ _____

- ☐ 8. I notified the merchant on ____/____/____ (MM/DD/YY) to cancel the pre-authorized order (reservation). Please note cancellation is not available if, and if available, enclose a copy of your contract and a copy of your telephone bill showing date and time of cancellation. Reason for cancellation/cancellation#: _____
- ☐ 9. Although I did engage in the above transaction, I have contacted the merchant for credit. The service to be provided on ____/____/____ (MM/DD/YY) were not received or were unsatisfactory. Attach a letter describing the services expected, your attempt to resolve with the merchant and a copy of your contract.
- ☐ 10. I certify that I do not recognize the transaction. Merchants often provide telephone numbers next to their name on your billing statement. Please attempt to contact the merchant for information.
- ☐ 11. If your dispute is for a different reason, please contact us at the above telephone number.

Signature (required): _____

Date: _____

First contact telephone #: _____

Home #: _____

Billing rights are only preserved by written inquiry. To preserve your billing rights, please return a copy of this form and any supporting information regarding the merchant charge in question to: Attn: Billing Inquiries, P.O. Box 16046, Wilmington, DE 19860-6046, USA.

PLEASE KEEP THIS ORIGINAL FOR YOUR RECORDS AND SEND A COPY OF THIS STATEMENT.

GRACE PERIOD

"Grace Period" means the period of time during a billing cycle when you will not accrue interest on certain transactions or balances. There is no Grace Period for Balance Transfers or Cash Advances. If you pay in full this statement's New Balance Total by its Payment Due Date and if you paid in full this statement's Previous Balance in this statement's billing cycle, then you will have a Grace Period during the billing cycle that began the day after this statement's Closing Date on the Purchase portions of this statement's New Balance Total. If you do not pay in full this statement's New Balance Total by its Payment Due Date but you paid in full this statement's Previous Balance by its Payment Due Date, then you will have a Grace Period during the billing cycle that began the day after this statement's Closing Date on the amount of the purchase balance you pay by the Payment Due Date following our payment allocation method.

CALCULATION OF BALANCES SUBJECT TO INTEREST RATE

Average Balance Method (including new Balance Transfers and new Cash Advances):

We calculate separate Balances Subject to an Interest Rate for Balance Transfers, Cash Advances, and for each Promotional Offer balance consisting of Balance Transfers or Cash Advances. We do this by: (1) calculating a daily balance for each day in this statement's billing cycle; (2) calculating a daily balance for each day prior to this statement's billing cycle that had a "Pre-Cycle balance"—a Pre-Cycle balance is a Balance Transfer or Cash Advance with a transaction date prior to this statement's billing cycle but with a posting date within this statement's billing cycle; (3) adding all the daily balances together; and (4) dividing the sum of the daily balances by the number of days in this statement's billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new Balance Transfers, new Cash Advances and Transaction Fees, and subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

To calculate a daily balance for each day prior to this statement's billing cycle that had a Pre-Cycle balance, we take the beginning balance attributable solely to Pre-Cycle balances (which will be zero on the transaction date of the first Pre-Cycle balance), add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, and add only the applicable Pre-Cycle balances, and their related Transaction Fees. We exclude from this calculation all transactions posted in previous billing cycles.

Average Daily Balance Method (including new Purchases):

We calculate separate Balances Subject to an Interest Rate for Purchases and for each Promotional Offer balance consisting of Purchases. We do this by: (1) calculating a daily balance for each day in the billing cycle; (2) adding all the daily balances together;

PAYMENTS

We credit mailed payments as of the date received, if the payment is: (1) received by 5 p.m. local time at the address shown on the remittance slip on the front of your monthly statement; (2) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order; and (3) sent in the return envelope with only the remittance portion of your statement accompanying it. Payments received by mail after 5 p.m. local time at the remittance address on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. Payments made online or by phone will be credited as of the date of receipt if made by 5 p.m. Central time. Credit for any other payments may be delayed up to five days.

No payment shall operate as an accord and satisfaction without the prior written approval of one of our Senior Officers.

We process most payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft). Funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you. For more information or to stop the electronic funds transfers, call us at the number listed on the front.

If you have authorized us to pay your credit card bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop payment, your letter must reach us at least three business days before the automatic payment is scheduled to occur.

and (3) dividing the sum of the daily balances by the number of days in the billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new Purchases, new Account Fees, and new Transaction Fees, and subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero. If the Previous Balance shown on this statement was paid in full in this statement's billing cycle, then on the day after that payment in full date, we exclude from the beginning balance new Purchases, new Account Fees and new Transaction Fees which posted on or before that payment in full date, and we do not add new Purchases, new Account Fees, or new Transaction Fees which post after that payment in full date.

We include the fees for credit card debt cancellation or credit insurance purchased through us in calculating the beginning balance for the first day of the billing cycle after the billing cycle in which such fees are billed.

TOTAL INTEREST CHARGE COMPUTATION

Interest Charges accrue and are compounded on a daily basis. To determine the Interest Charges we multiply each Balance Subject to Interest Rate by its applicable Daily Periodic Rate and that result by the number of days in the billing cycle. To determine the total Interest Charge for the billing cycle, we add the Periodic Rate Interest Charges together. A Daily Periodic Rate is calculated by dividing an Annual Percentage Rate by 365.

HOW WE ALLOCATE YOUR PAYMENTS

If your account has balances with different APRs, we will allocate the amount of your payment equal to the Total Minimum Payment Due to the lowest APR balances first (including transactions made after this statement). Payment amounts in excess of your Total Minimum Payment Due will be applied to balances with higher APRs before balances with lower APRs.

IMPORTANT INFORMATION ABOUT PAYMENTS BY PHONE

When using the optional Pay-by-Phone service, you authorize us to initiate an electronic payment from your account at the financial institution you designate. You must authorize the amount and timing of each payment. For your protection, we will ask for security information. A fee may apply. To cancel, call us before the scheduled payment date. Same-day payments cannot be edited or canceled.

MISCELLANEOUS

For the complete terms and conditions of your account, consult your Credit Card Agreement. FIA Card Services is a trademark of FIA Card Services, N.A. This account is issued and administered by FIA Card Services, N.A.

If your billing address or contact information has changed, or if your address is incorrect as it appears on this bill, please provide all corrections here.

Address 1 _____

Address 2 _____

City _____

State _____

Zip _____

Area Code &
Home Phone _____

Area Code &
Work Phone _____

FIA112



158
February 3 - March 3, 2010
Page 3 of 4

Transactions continued

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
		Interest Charged				
03/03	03/03	Interest Charged on Balance Transfers			0.00	
03/03	03/03	Interest Charged on Cash Advances			0.00	
03/03	03/03	Interest Charged on Purchases			33.83	
		TOTAL INTEREST FOR THIS PERIOD				\$33.83

2010 Totals Year-to-Date

Total fees charged in 2010	\$0.00
Total interest charged in 2010	\$110.12

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Annual Percentage Rate	Promotional Transaction Type	Promotional Offer ID	Balance Subject to Interest Rate	Interest Charges by Transaction Type
Balance Transfers	8.90%V			\$ 0.00	\$ 0.00
Cash Advances	24.99%V			\$ 0.00	\$ 0.00
Purchases	8.90%V			\$4,955.33	\$33.83

APR Type Definitions: Daily Interest Rate Type: V= Variable Rate (rate may vary)

Rewards



WORLDPOINTS
99 MONTHLY EARNINGS
0 BONUS POINTS THIS MONTH
5,764 POINTS AVAILABLE

Of Special Interest

Need your Year-End Summary quickly? Call 1.800.401.1142 to order yours and have it delivered within 4 business days for only \$19.95.

Prepared for: RICHARD A HADSELL

Account Number: [REDACTED] 158

February 2010 Statement

Credit Line: \$5,000.00

Cash or Credit Available: \$42.89

WorldPoints 

Account Information	
Summary of Transactions	
Previous Balance	\$4,812.05
Payments and Credits	- \$89.00
Purchases and Adjustments	+ \$89.00
Periodic Rate Finance Charges	+ \$35.06
Transaction Fee Finance Charges	+ \$0.00
New Balance Total	\$4,857.11
Billing Cycle and Payment Information	
Days in Billing Cycle	29
Closing Date	02/03/10
Payment Due Date	03/02/10
Current Payment Due	\$84.00
Past Due Amount	+ \$0.00
Total Minimum Payment Due	\$ 84.00

Customer Service
 For Information on Your Account Visit
www.bankofamerica.com
 Call toll-free 1-800-628-2656
 TDD hearing-impaired 1-800-348-3178
Mail Payments to:
 BANK OF AMERICA
 P.O. BOX 301200
 LOS ANGELES, CA 90030-1200
Mail Billing Inquiries to:
 BANK OF AMERICA
 P.O. BOX 15026
 WILMINGTON, DE 19850-5026

Transactions						
Payments and Credits	Promotional Offer ID	Posting Date	Transaction Date	Reference Number	Account Number	Amount
PAYMENT ONLINE - EP		01/12				89.00 CR
Purchases and Adjustments						
GROUP M MARKETING, INC 05122635151 TX		01/08	01/05	0023	1158	89.00

WORLDPOINTS
 99 MONTHLY EARNINGS
 0 BONUS POINTS THIS MONTH
 8,665 POINTS AVAILABLE

Important Information About Your Account

EXCITING CHANGES TO YOUR STATEMENT! STARTING NEXT MONTH YOU'LL FIND A NEW EASY-TO-READ STATEMENT DESIGN THAT PROVIDES YOU WITH MORE DETAILED INFORMATION ABOUT YOUR ACCOUNT.

START MANAGING YOUR ACCOUNT THE FAST, EASY WAY AND SIGN-UP FOR ONLINE BANKING AT BANKOFAMERICA.COM. ONCE ENROLLED - GO GREEN WITH PAPERLESS STATEMENTS.

ORDER YOUR PERSONAL 2009 YEAR-END SUMMARY TO HELP WITH BUDGETING AND TAX PREPARATION BY CALLING 1.866.481.1148 TODAY.

04 004957110000840000008900000 [REDACTED] 158

BANK OF AMERICA
 P.O. BOX 301200
 LOS ANGELES, CA 90030-1200

RICHARD A HADSELL
 1515 E CHASE AVE
 EL CAJON CA 92020-8267

☐ Check here for a change of mailing address or phone number(s).
 Please provide all corrections on the reverse side.

Payment Information	
ACCOUNT NUMBER:	[REDACTED] 1158
NEW BALANCE TOTAL:	\$4,857.11
PAYMENT DUE DATE:	03/02/10
TOTAL MINIMUM PAYMENT DUE	\$ 84.00
Enter Payment Amount Enclosed	\$ [REDACTED]

Mail this payment coupon along with a check or money order payable to: BANK OF AMERICA

05240222501 [REDACTED] 1158

IMPORTANT INFORMATION ABOUT THIS ACCOUNT

USE211 Rev. 04/08

CUSTOMER STATEMENT OF DISPUTED ITEM - Please call toll free 1.866.266.0212 Monday-Thursday 8am-9pm (Eastern Time), Friday 8am-7pm (Eastern Time) and Saturday 8am-6pm (Eastern Time). For prompt service please have the merchant reference number(s) available for the charge(s) in question.

PLEASE DO NOT ALTER WORDING ON THIS FORM AND DO NOT MAIL YOUR LETTER OR FORM WITH YOUR PAYMENT.

Circle only one dispute reason.

 Your Name: _____
 Transaction Date: _____ Posting Date: _____
 Amount \$: _____ Disputed Amount \$: _____

 Account Number: _____
 Reference Number: _____
 Merchant Name: _____

- ☐ 1. The amount of the charge was incorrect from \$ _____ to \$ _____ or my sales slip was added incorrectly. Enclosed is a copy of the sales slip that shows the correct amount.
- ☐ 2. I certify that the charge listed above was not made by me or a person authorized by me to use my card, nor were the goods or services represented by the transaction received by me or a person authorized by me.
- ☐ 3. I have not received the merchandise that was to be shipped to me on _____ (MM/DD/YY). I have asked the merchant to credit my account.
- ☐ 4. I was issued a credit slip that was not shown on my statement. A copy of my credit slip is enclosed. The merchant has up to 30 days to credit your account.
- ☐ 5. Merchandise that was shipped to me has arrived damaged and/or defective. I returned it on _____ (MM/DD/YY) and asked the merchant to credit my account. Attach a letter describing how the merchandise was damaged and/or defective and a copy of the proof of return.
- ☐ 6. Although I did engage in the above transaction, I have contacted the merchant, returned the merchandise on _____ (MM/DD/YY) and requested a credit. I either did not receive this credit or it was unsatisfactory. Attach a letter explaining why you are disputing this charge with a copy of the proof of return. If you are unable to return the merchandise, please explain.
- ☐ 7. I certify that the charge in question was a single transaction, but was posted twice to my statement. I did not authorize the second transaction. Sale #1 \$ _____ Reference # _____
Sale #2 \$ _____ Reference # _____

- ☐ 8. I notified the merchant on _____ (MM/DD/YY) in a card the previously authorized order (reservation). Please note cancellation is not valid, unless a copy of your contract and a copy of your telephone bill showing date and time of cancellation. Reason for cancellation or cancellation fee: _____
- ☐ 9. Although I did engage in the above transaction, I have contacted the merchant for a refund. The items to be refunded on _____ (MM/DD/YY) were not received or were unsatisfactory. Attach a letter describing the services expected, your attempt to resolve with the merchant and a copy of your contract.
- ☐ 10. I certify that I do not recognize the transaction. Merchants often provide telephone numbers next to their name on your billing statement. Please attempt to contact the merchant for information.
- ☐ 11. If your dispute is for a different reason, please contact us at the above telephone number.

 Signature (required): _____ Date: _____
 Best contact telephone #: _____ Home #: _____

Billing rights are only preserved by written inquiry. To preserve your billing rights, please return a copy of this form and any supporting information regarding the merchant charge in question to: Attn: Billing Inquiries, P.O. Box 15026, Wilmington, DE 19850-5026, USA.

PLEASE KEEP THE ORIGINAL FOR YOUR RECORDS AND SEND A COPY OF THIS STATEMENT.

GRACE PERIOD

"Grace Period" means the period of time during a billing cycle when you will not accrue Periodic Rate Finance Charges on certain transactions or balances. There is no Grace Period for Balance Transfers and Cash Advances. If you pay in full this statement's New Balance Total by its Payment Due Date and if you paid in full this statement's Previous Balance in this statement's billing cycle, then you will have a Grace Period during the billing cycle that began the day after this statement's Closing Date on the Purchase portions of this statement's New Balance Total.

During a 0% Promotional Rate Offer: 1) no Periodic Rate Finance Charges accrue on balances with the 0% Promotional Rate; and 2) you must pay the Total Minimum Payment Due by its Payment Due Date (and avoid any other "penalties or turn-off events" as defined in your Credit Card Agreement) to maintain the 0% Promotional Rate.

If a corresponding Annual Percentage Rate in the Finance Charge Schedule on the front of this statement contains a "***" symbol, then with respect to those balances: 1) the 0% Promotional Rate will expire at the end of the next billing cycle; and 2) you must pay this statement's New Balance Total by its Payment Due Date to avoid Periodic Rate Finance Charges after the end of the 0% Promotional Rate Offer on those balances existing as of the Closing Date of this statement.

CALCULATION OF BALANCES SUBJECT TO FINANCE CHARGE

Average Balance Method (including new Balance Transfers and new Cash Advances): We calculate separate Balances Subject to Finance Charge for Balance Transfers, Cash Advances, and for each Promotional Offer balance consisting of Balance Transfers or Cash Advances. We do this by: (1) calculating a daily balance for each day in this statement's billing cycle; (2) calculating a daily balance for each day prior to this statement's billing cycle that had a "Pre-Cycle balance" - a Pre-Cycle balance is a Balance Transfer or Cash Advance with a transaction date prior to this statement's billing cycle but with a posting date within this statement's billing cycle; (3) adding all the daily balances together; and (4) dividing the sum of the daily balances by the number of days in this statement's billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new Balance Transfers, new Cash Advances and and Transaction Fees, and subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

To calculate a daily balance prior to this statement's billing cycle that had a Pre-Cycle balance, we take the beginning balance attributable solely to Pre-Cycle balances (which will be zero on the transaction date of the first Pre-Cycle balance), add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, and add only the applicable Pre-Cycle balances, and their related Transaction Fees. We exclude from this calculation all transactions posted in previous billing cycles.

Average Daily Balance Method (including new Purchases): We calculate a separate Balance Subject to Finance Charge for Purchases and for each Promotional Offer balance consisting of Purchases. We do this by: (1) calculating a daily balance for each day in the billing cycle; (2) adding all the daily balances together; and (3) dividing the sum of the daily balances by the number of days in the billing cycle.

PAYMENTS

We credit payments as of the date received, if the payment is 1) received by 5 p.m. (Eastern Time), 2) received at the address shown in the bottom left-hand corner of the front of this statement, 3) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order, and 4) sent in the enclosed return envelope with only the bottom portion of this statement accompanying it. Payments received after 5 p.m. on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. We will reject payments that are not drawn in U.S. dollars and those drawn on a financial institution located outside of the United States. Credit for any other payments may be delayed up to five days. No payment shall operate as an accord and satisfaction without the prior written approval of one of our Senior Officers.

We process most payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft). Funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you. For more information or to stop the electronic funds transfers, call us at the number listed on the front.

If you have authorized us to pay your credit card bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us at least three business days before the automatic payment is scheduled to occur.

If your billing address or contact information has changed, or if your address is incorrect as it appears on this bill, please provide all corrections here.

Address 1 _____

Address 2 _____

City _____

State _____ Zip _____

Area Code & Home Phone _____

Area Code & Work Phone _____

Prepared for: RICHARD A HADSELL

Account Number: [REDACTED] 158

February 2010 Statement

Credit Line: \$5,000.00

Cash or Credit Available: \$42.88

**Finance Charge Schedule**

<i>Category</i>	<i>Promotional Transaction Types</i>	<i>Daily Periodic Rate</i>	<i>Corresponding Annual Percentage Rate</i>	<i>APR Type</i>	<i>Balance Subject to Finance Charge</i>
Balance Transfers		0.024384% V	8.90%	S	\$0.00
Cash Advances		0.068466% V	24.99%	S	\$0.00
Purchases		0.024384% V	8.90%	S	\$4,957.42

Annual Percentage Rate for this Billing Period:

8.90%

(Includes Periodic Rate Finance Charges and Transaction Fee Finance Charges that results in an APR which exceeds the Corresponding APR above.)

APR Type Definitions: Daily Interest Rate Type: V= Variable Rate (Interest Rate may vary); APR Type: S= Standard APR (APR normally in effect)

Prepared for: RICHARD A HADSELL

Account Number: [REDACTED] 1158

January 2010 Statement

Credit Line: \$5,000.00

Cash or Credit Available: \$87.85

WorldPoints 

Account Information	
Summary of Transactions	
Previous Balance	\$5,046.82
Payments and Credits	\$176.00
Purchases and Adjustments	\$0.00
Periodic Rate Finance Charges	\$41.23
Transaction Fee Finance Charges	\$0.00
New Balance Total	\$4,912.05
Billing Cycle and Payment Information	
Days in Billing Cycle	34
Closing Date	01/05/10
Payment Due Date	02/01/10
Current Payment Due	\$89.00
Past Due Amount	\$0.00
Total Minimum Payment Due	\$ 89.00

Customer Service For Information on Your Account Visit: www.bankofamerica.com Call toll-free 1-800-626-2558 TDD hearing-impaired 1-800-348-3178 Mail Payments to: BANK OF AMERICA P.O. BOX 301200 LOS ANGELES, CA 90030-1200 Mail Billing Inquiries to: BANK OF AMERICA P.O. BOX 15028 WILMINGTON, DE 19850-5028

Transactions						
Payments and Credits	Promotional Offer ID	Posting Date	Transaction Date	Reference Number	Account Number	Amount
PAYMENT ONLINE - EP		12/04	12/03			88.00 CR
PAYMENT ONLINE - EP		01/04	01/03			90.00 CR

WORLDPOINTS
 0 MONTHLY EARNINGS
 0 BONUS POINTS THIS MONTH
 5,566 POINTS AVAILABLE

Important Information About Your Account

AS A REMINDER, WE NO LONGER HONOR ACCESS CHECKS THAT HAVE NO EXPIRATION DATE, OR THAT HAVE EXPIRED. PLEASE REVIEW AND DESTROY ANY OLD ACCESS CHECKS.

START MANAGING YOUR ACCOUNT THE FAST, EASY WAY AND SIGN-UP FOR ONLINE BANKING AT BANKOFAMERICA.COM. ONCE ENROLLED - GO GREEN WITH PAPERLESS STATEMENTS.

PAY YOUR BILL QUICKLY WITH THE PAY BY PHONE SERVICE. CALL 1.888.297.8258 TO USE THE AUTOMATED SERVICE OR DISCUSS OTHER PAYMENT OPTIONS.

REQUEST YOUR COMPLIMENTARY 2009 YEAR-END SUMMARY BY CALLING 1.888.491.1148. ORDERS RECEIVED BY 1/29/10 WILL BE MAILED BY 2/15/10.

04 004912050000890000009000000 [REDACTED] 1158

BANK OF AMERICA
 P.O. BOX 301200
 LOS ANGELES, CA 90030-1200

RICHARD A HADSELL
 1515 E CHASE AVE
 EL CAJON CA 92020-8287

☐ Check here for a change of mailing address or phone number(s). Please provide all corrections on the reverse side.

Payment Information	
ACCOUNT NUMBER:	[REDACTED] 1158
NEW BALANCE TOTAL:	\$4,912.05
PAYMENT DUE DATE:	02/01/10
TOTAL MINIMUM PAYMENT DUE	\$89.00
Enter Payment Amount Enclosed	\$ [REDACTED]

Mail this payment coupon along with a check or money order payable to: BANK OF AMERICA

⑈524022250⑈ [REDACTED] 1158⑈

FIA117

IMPORTANT INFORMATION ABOUT THIS ACCOUNT

USE211 Rev. 04/08

CUSTOMER STATEMENT OF DISPUTED ITEM - Please call toll free 1.866.266.0212 Monday-Thursday 8am-9pm (Eastern Time), Friday 8am-7pm (Eastern Time) and Saturday 8am-6pm (Eastern Time). For prompt service please have the merchant reference number(s) available for the charge(s) in question.

PLEASE DO NOT ALTER OR WRITE ON THIS FORM AND DO NOT MAIL YOUR LETTER OR FORM WITH YOUR PAYMENT.

Choose only one dispute reason.

Yest Name: _____
 Transaction Date: _____
 Amount: \$ _____
 Pending Date: _____
 Disputed Amount: \$ _____

Account Number: _____
 Reference Number: _____
 Merchant Name: _____

- ☐ 1. The amount of the charge was incorrect from \$ _____ to \$ _____ or my sales slip was added incorrectly. I received a copy of the sales slip that shows the correct amount.
- ☐ 2. I certify that the charge listed above was a mistake by me or a person authorized by me to use my card, not were the goods or services represented by the transaction received by me or a person authorized by me.
- ☐ 3. I have not received the merchandise that was to be shipped to me on _____ (MM/YYYY).
- ☐ 4. I was issued a credit slip that was not shown on my statement. A copy of my credit slip is attached. The merchant has up to 30 days to credit your account.
- ☐ 5. Merchandise that was shipped to me has arrived damaged and/or defective. I returned it on _____ (MM/YYYY) and asked the merchant to credit my account. Attach a letter describing how the merchandise was damaged and/or defective and a copy of the proof of return.
- ☐ 6. Although I did dispute in the above transaction, I have contacted the merchant, returned the merchandise on _____ (MM/YYYY) and requested a credit. I either did not receive this credit or it was insufficient. Attach a letter explaining why you are disputing this charge with a copy of the proof of return. If you are unable to return the merchandise, please explain.
- ☐ 7. I certify that the charge in question was a single transaction, but was posted twice to my statement. I did not authorize the second transaction. Sale #1 \$ _____ Reference # _____
 Sale #2 \$ _____ Reference # _____

- ☐ 8. I notified the merchant on _____ (MM/YYYY) to cancel the pre-authorized order (reservation). Please note cancellation # and if available, include a copy of your card and a copy of your telephone bill showing date and time of cancellation. Reason for cancellation / cancellation #:
- ☐ 9. Although I did dispute in the above transaction, I have contacted the merchant for credit. The services to be provided on _____ (MM/YYYY) were not as represented or were unsatisfactory. Attach a letter describing the services expected, your attempts to resolve with the merchant and a copy of your statement.
- ☐ 10. I certify that I do not recognize the transaction. Merchant often provides telephone numbers next to their name on your billing statement. Please attempt to contact the merchant for information.
- ☐ 11. If your dispute is for a different reason, please contact us at the above telephone number.

Signature (required): _____ Date: _____
 Best contact telephone #: _____ Home #: _____

Billing rights are only preserved by written inquiry. To preserve your billing rights, please return a copy of this form and any supporting information regarding the merchant charge in question to: Attn: Billing Inquiries, P.O. Box 15026, Wilmington, DE 19850-9026, USA.

PLEASE KEEP THE ORIGINAL FOR YOUR RECORDS AND SEND A COPY OF THIS STATEMENT.

GRACE PERIOD

"Grace Period" means the period of time during a billing cycle when you will not accrue Periodic Rate Finance Charges on certain transactions or balances. There is no Grace Period for Balance Transfers and Cash Advances. If you pay in full this statement's New Balance Total by its Payment Due Date and if you paid in full this statement's Previous Balance in this statement's billing cycle, then you will have a Grace Period during the billing cycle that began the day after this statement's Closing Date on the Purchase portions of this statement's New Balance Total.

During a 0% Promotional Rate Offer: 1) no Periodic Rate Finance Charges accrue on balances with the 0% Promotional Rate and 2) you must pay the Total Minimum Payment Due by its Payment Due Date (and avoid any other "penetration turn-off event" as defined in your Credit Card Agreement) to maintain the 0% Promotional Rate.

If a corresponding Annual Percentage Rate in the Finance Charge Schedule (on the front of this statement) contains a "0%" symbol, then with respect to those balances: 1) the 0% Promotional Rate will expire at the end of the next billing cycle; and 2) you must pay this statement's New Balance Total by its Payment Due Date to avoid Periodic Rate Finance Charges after the end of the 0% Promotional Rate Offer on those balances existing as of the Closing Date of this statement.

CALCULATION OF BALANCES SUBJECT TO FINANCE CHARGE

Average Balance Method (including new Balance Transfers and new Cash Advances): We calculate separate Balances Subject to Finance Charge for Balance Transfers, Cash Advances, and for each Promotional Offer balance consisting of Balance Transfers or Cash Advances. We do this by: (1) calculating a daily balance for each day in this statement's billing cycle; (2) calculating a daily balance for each day prior to this statement's billing cycle that had a "Pre-Cycle balance" - a Pre-Cycle balance is a Balance Transfer or Cash Advance with a transaction date prior to this statement's billing cycle but with a posting date within this statement's billing cycle; (3) adding all the daily balances together; and (4) dividing the sum of the daily balances by the number of days in this statement's billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new Balance Transfers, new Cash Advances and add Transaction Fees, and subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

To calculate a daily balance for each day prior to this statement's billing cycle that had a Pre-Cycle balance, we take the beginning balance attributable solely to Pre-Cycle balances (which will be zero on the transaction date of the first Pre-Cycle balance), add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, and add only the applicable Pre-Cycle balances, and their related Transaction Fees. We exclude from this calculation all transactions posted in previous billing cycles.

Average Daily Balance Method (including new Purchases): We calculate separate Balances Subject to Finance Charge for Purchases and for each Promotional Offer balance consisting of Purchases. We do this by: (1) calculating a daily balance for each day in the billing cycle; (2) adding all the daily balances together; and (3) dividing the sum of the daily balances by the number of days in the billing cycle.

PAYMENTS

We credit payments as of the date received, if the payment is 1) received by 5 p.m. (Eastern Time), 2) received at the address shown in the bottom left-hand corner of the front of this statement, 3) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order, and 4) sent in the enclosed return envelope with only the bottom portion of this statement accompanying it. Payments received after 5 p.m. on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. We will reject payments that are not drawn in U.S. dollars and those drawn on a financial institution located outside of the United States. Credit for any other payments may be delayed up to five days. No payment shall operate as an accord and satisfaction without the prior written approval of one of our Senior Officers.

We process most payment checks electronically by using the information found on your check. Each check authorizes us to create a real-time electronic funds transfer (or process it as a check or paper draft). Funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you. For more information or to stop the electronic funds transfers, call us at the number listed on the front.

If you have authorized us to pay your credit card bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us at least three business days before the automatic payment is scheduled to occur.

If your billing address or contact information has changed, or if your address is incorrect as it appears on this bill, please provide all corrections here.

Address 1 _____

Address 2 _____

City _____

State _____ Zip _____

Area Code & Home Phone _____

Area Code & Work Phone _____

Prepared for: RICHARD A HADSELL

Account Number: [REDACTED] 158

January 2010 Statement

Credit Line: \$5,000.00

Cash or Credit Available: \$87.95

**Finance Charge Schedule**

<i>Category</i>	<i>Promotional Transaction Types</i>	<i>Daily Periodic Rate</i>	<i>Corresponding Annual Percentage Rate</i>	<i>APR Type</i>	<i>Balance Subject to Finance Charge</i>
Balance Transfers		0.024384% V	8.90%	S	\$0.00
Cash Advances		0.068468% V	24.99%	S	\$0.00
Purchases		0.024384% V	8.90%	S	\$4,972.89

Annual Percentage Rate for this Billing Period:

8.90%

(Includes Periodic Rate Finance Charges and Transaction Fee Finance Charges that results in an APR which exceeds the Corresponding APR above.)

APR Type Definitions: Daily Interest Rate Type: V= Variable Rate (Interest Rate may vary); APR Type: S= Standard APR (APR normally in effect)

Prepared for: RICHARD A HADSELL

Account Number: [REDACTED] 1158

December 2009 Statement

Credit Line: \$5,000.00

Cash or Credit Available: \$0.00

WorldPoints 

Account Information

Summary of Transactions

Previous Balance	\$5,001.88
Payments and Credits	\$80.00
Purchases and Adjustments	\$89.00
Periodic Rate Finance Charges	\$35.98
Transaction Fee Finance Charges	\$0.00
New Balance Total	\$5,046.82

Billing Cycle and Payment Information

Days in Billing Cycle	28
Closing Date	12/02/09
Payment Due Date	12/29/09
Current Payment Due	\$86.00
Past Due Amount	\$0.00
Total Minimum Payment Due	\$ 86.00

Customer Service

For Information on Your Account Visit
www.bankofamerica.com
 Call toll-free 1-800-826-2558
 TDD hearing-impaired 1-800-346-3178

Mail Payments to:
 BANK OF AMERICA
 P.O. BOX 301200
 LOS ANGELES, CA 90030-1200

Mail Billing Inquiries to:
 BANK OF AMERICA
 P.O. BOX 15028
 WILMINGTON, DE 19850-5028

Transactions

Payments and Credits	Promotional Offer ID	Posting Date	Transaction Date	Reference Number	Account Number	Amount
PAYMENT ONLINE - EP		11/28				\$80.00 CR
Purchases and Adjustments						
GROUP M MARKETING, INC 05122635151 TX		11/10	11/09	0158	1158	\$9.00

WORLDPOINTS

99 MONTHLY EARNINGS
 0 BONUS POINTS THIS MONTH
 5,566 POINTS AVAILABLE

Important Information About Your Account

START MANAGING YOUR ACCOUNT THE FAST, EASY WAY AND SIGN-UP FOR ONLINE BANKING
 AT BANKOFAMERICA.COM. ONCE ENROLLED - GO GREEN WITH PAPERLESS STATEMENTS.

Finance Charge Schedule

Category	Promotional Transaction Types	Daily Periodic Rate	Corresponding Annual Percentage Rate	APR Type	Balance Subject to Finance Charge
Balance Transfers		0.024384% V	8.80%	S	\$0.00
Cash Advances		0.088488% V	24.88%	S	\$0.00
Purchases		0.024384% V	8.80%	S	\$5,085.61

Annual Percentage Rate for this Billing Period:

(Includes Periodic Rate Finance Charges and Transaction Fee Finance Charges that results in an APR which exceeds the Corresponding APR above.)

8.80%

APR Type Definitions: Daily Interest Rate Type: V= Variable Rate (Interest Rate may vary); APR Type: S= Standard APR (APR normally in effect)

04 005046820000860000009000000 [REDACTED] 1158

BANK OF AMERICA
 P.O. BOX 301200
 LOS ANGELES, CA 90030-1200

RICHARD A HADSELL
 1515 E CHASE AVE
 EL CAJON CA 92020-8287

☐ Check here for a change of mailing address or phone number(s).
 Please provide all corrections on the reverse side.

Payment Information	
ACCOUNT NUMBER:	[REDACTED] 158
NEW BALANCE TOTAL:	\$5,046.82
PAYMENT DUE DATE:	12/29/09
TOTAL MINIMUM PAYMENT DUE	\$ 86.00
Enter Payment Amount Enclosed	\$ [REDACTED]

Mail this payment coupon along with a
 check or money order payable to: BANK OF AMERICA

1524022250: [REDACTED] 1158

FIA120

IMPORTANT INFORMATION ABOUT THIS ACCOUNT

USE211 Rev. 04/08

CUSTOMER STATEMENT OF DISPUTED ITEM - Please call toll free 1.866.266.0212 Monday-Thursday 8am-9pm (Eastern Time), Friday 8am-7pm (Eastern Time) and Saturday 8am-6pm (Eastern Time). For prompt service please have the merchant reference number(s) available for the charge(s) in question.

PLEASE DO NOT ALTER WORDING ON THIS FORM AND DO NOT MAIL YOUR LETTER OR FORM WITH YOUR PAYMENT.

Choose only one dispute reason.

Your Name: _____
Transaction Date: _____ Posting Date: _____
Amount \$: _____ Disputed Amount \$: _____Account Number: _____
Reference Number: _____
Merchant Number: _____

- ☐ 1. The amount of the charge was increased from \$_____ to \$_____ or my sales slip was added incorrectly. Enclosed is a copy of the sales slip that shows the correct amount.
- ☐ 2. I certify that the charge listed above was not made by me or a person authorized by me to use my card, nor were the goods or services represented by the transaction received by me or a person authorized by me.
- ☐ 3. I have not received the merchandise that was to be shipped by me on _____ (MM/DD/YYYY). I have added the merchant to credit my account.
- ☐ 4. I was issued a credit slip that was not shown on my statement. A copy of my credit slip is enclosed. The merchant has up to 30 days to credit your account.
- ☐ 5. Merchandise that was shipped to me has arrived damaged and/or defective. I returned it on _____ (MM/DD/YYYY) and asked the merchant to credit my account. Attach a letter describing how the merchandise was damaged and/or defective and a copy of the proof of return.
- ☐ 6. Although I did engage in the above transaction, I have contacted the merchant, returned the merchandise on _____ (MM/DD/YYYY) and requested a credit. I either did not receive this credit or it was unsatisfactory. Attach a letter explaining why you are disputing this charge with a copy of the proof of return. If you are unable to return the merchandise, please explain.
- ☐ 7. I certify that the charge in question was a single transaction, but was posted twice to my statement. I did not authorize the second transaction in Sale #13. _____ Reference # _____
Sale #23 _____ Reference # _____

- ☐ 8. I notified the merchant on _____ (MM/DD/YYYY) to cancel the pre-authorized order (reservation). Please note cancellation # and if available, enclose a copy of your statement and a copy of your telephone bill showing date and time of cancellation. Reason for cancellation/cancellation #:
- ☐ 9. Although I did engage in the above transaction, I have contacted the merchant by credit. The services to be provided on _____ (MM/DD/YYYY) were not received or were unsatisfactory. Attach a letter describing the services expected, your attempts to resolve with the merchant and a copy of your contract.
- ☐ 10. I certify that I do not recognize the transaction. Merchants often provide telephone numbers next to their name on your billing statement. Please attempt to contact the merchant for information.
- ☐ 11. If your dispute is for a different reason, please contact us at the above telephone number.

Signature (required): _____ Date: _____
Best contact telephone #: _____ Home #: _____

Billing rights are only preserved by written inquiry. To preserve your billing rights, please return a copy of this form and any supporting information regarding the merchant charge in question to: Attn: Billing Inquiries, P.O. Box 15026, Wilmington, DE 19850-0026, USA.

PLEASE KEEP THE ORIGINAL FOR YOUR RECORDS AND SEND A COPY OF THIS STATEMENT.

GRACE PERIOD

"Grace Period" means the period of time during a billing cycle when you will not incur Periodic Rate Finance Charges on certain transactions or balances. There is no Grace Period for Balance Transfers and Cash Advances. If you pay in full this statement's New Balance Total by its Payment Due Date and if you paid in full this statement's Previous Balance in this statement's billing cycle, then you will have a Grace Period during the billing cycle that began the day after this statement's Closing Date on the Purchase portions of this statement's New Balance Total.

During a 0% Promotional Rate Offer: 1) no Periodic Rate Finance Charges accrue on balances with the 0% Promotional Rate; and 2) you must pay the Total Minimum Payment Due by its Payment Due Date (and avoid any other "promotional turn-off event" as defined in your Credit Card Agreement) to maintain the 0% Promotional Rate.

** If a corresponding Annual Percentage Rate in the Finance Charge Schedule on the front of this statement contains a "****" symbol, then with respect to those balances: 1) the 0% Promotional Rate will expire at the end of the next billing cycle; and 2) you must pay this statement's New Balance Total by its Payment Due Date to avoid Periodic Rate Finance Charges after the end of the 0% Promotional Rate Offer on those balances existing as of the Closing Date of this statement.

CALCULATION OF BALANCES SUBJECT TO FINANCE CHARGE

Average Balance Method (including new Balance Transfers and new Cash Advances): We calculate separate Balances Subject to Finance Charge for Balance Transfers, Cash Advances, and for each Promotional Offer balance consisting of Balance Transfers or Cash Advances. We do this by: (1) calculating a daily balance for each day in this statement's billing cycle; (2) calculating a daily balance for each day prior to this statement's billing cycle that had a "Pre-Cycle balance" - a Pre-Cycle balance is a Balance Transfer or Cash Advance with a transaction date prior to this statement's billing cycle but with a posting date within this statement's billing cycle; (3) adding all the daily balances together; and (4) dividing the sum of the daily balances by the number of days in this statement's billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new Balance Transfers, new Cash Advances and new Transaction Fees, and subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

To calculate a daily balance for each day prior to this statement's billing cycle that had a Pre-Cycle balance, we take the beginning balance attributable solely to Pre-Cycle balances (which will be zero on the transaction date of the first Pre-Cycle balance), add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, and add only the applicable Pre-Cycle balances, and their related Transaction Fees. We exclude from this calculation all transactions posted in previous billing cycles.

Average Daily Balance Method (including new Purchases): We calculate separate Balances Subject to Finance Charge for Purchases and for each Promotional Offer balance consisting of Purchases. We do this by: (1) calculating a daily balance for each day in the billing cycle; (2) adding all the daily balances together; and (3) dividing the sum of the daily balances by the number of days in the billing cycle.

PAYMENTS

We credit payments as of the date received, if the payment is 1) received by 5 p.m. (Eastern Time), 2) received at the address shown in the bottom left-hand corner of the front of this statement, 3) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order, and 4) sent in the enclosed return envelope with only the bottom portion of this statement accompanying it. Payments received after 5 p.m. on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. We will reject payments that are not drawn in U.S. dollars and those drawn on a financial institution located outside of the United States. Credit for any other payments may be delayed up to five days. No payment shall operate as an accord and satisfaction without the prior written approval of one of our Senior Officers.

We process most payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft). Funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you. For more information or to stop the electronic funds transfers, call us at the number listed on the front.

If you have authorized us to pay your credit card bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us at least three business days before the automatic payment is scheduled to occur.

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new Purchases, new Account Fees, and new Transaction Fees, and subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero. If the Previous Balance shown on this statement was paid in full in this statement's billing cycle, then on the day after that payment in full date, we exclude from the beginning balance new Purchases, new Account Fees, and new Transaction Fees which posted on or before that payment in full date, and we do not add new Purchases, new Account Fees, or new Transaction Fees which post after that payment in full date.

We include the costs for the credit card debt cancellation plan or credit insurance purchased through us in calculating the beginning balance for the first day of the billing cycle after the billing cycle in which such costs are billed.

TOTAL PERIODIC RATE FINANCE CHARGE COMPUTATION

Periodic Rate Finance Charges accrue and are compounded on a daily basis. To determine the Periodic Rate Finance Charges, we multiply each Balance Subject to Finance Charge by its applicable Daily Periodic Rate and that result by the number of days in the billing cycle. To determine the total Periodic Rate Finance Charge for the billing cycle, we add the Periodic Rate Finance Charges together. Each Daily Periodic Rate is calculated by dividing its corresponding Annual Percentage Rate by 365.

HOW WE ALLOCATE YOUR PAYMENTS

We will allocate your payments in the manner we determine. In most instances, we will allocate your payments to balances (including transactions made after this statement) with lower APRs before balances with higher APRs. This will result in balances with lower APRs (such as new balances with promotional APR offers) being paid before any other existing balances.

Payment Due Dates and Keeping Your Account in Good Standing

Your Payment Due Date will not fall on the same day each month. In order to help maintain any promotional rates, to avoid the imposition of Default Rates (if applicable), to avoid late fees, and to avoid overlimit fees, we must receive at least the Total Minimum Payment Due by its Payment Due Date each billing cycle and you must maintain your next payment balance less your Credit Limit each day.

Important Information about Payments by Phone

When using the optional Pay-by-Phone service, you authorize us to initiate an electronic payment from your account at the financial institution you designate. You must authorize the amount and timing of each payment. For your protection, we will ask for security information. A fee may apply. To cancel, call us before the scheduled payment date. Same-day payments cannot be edited or canceled.

MISCELLANEOUS

For the complete terms and conditions of your account, consult your Credit Card Agreement. FIA Card Services is a trademark of FIA Card Services, N.A. This account is issued and administered by FIA Card Services, N.A.

If your billing address or contact information has changed, or if your address is incorrect as it appears on this bill, please provide all corrections here.

Address 1 _____

Address 2 _____

City _____

State _____ Zip _____

Area Code & Home Phone _____

Area Code & Work Phone _____

Prepared for: RICHARD A HADSELL

Account Number: [REDACTED] 158

November 2009 Statement

Credit Line: \$5,000.00

Cash or Credit Available: \$0.00

WorldPoints **Account Information****Summary of Transactions**

Previous Balance	\$4,948.12
Payments and Credits	\$65.00
Purchases and Adjustments	\$99.00
Periodic Rate Finance Charges	\$38.74
Transaction Fee Finance Charges	\$0.00
New Balance Total	\$5,001.86

Billing Cycle and Payment Information

Days in Billing Cycle	32
Closing Date	11/03/09
Payment Due Date	11/30/09
Current Payment Due	\$88.00
Past Due Amount	\$0.00
Total Minimum Payment Due	\$ 88.00

Customer Service

For Information on Your Account Visit:

www.bankofamerica.com

Call toll-free 1-800-828-2558

TDD hearing-impaired 1-800-348-3178

Mail Payments to:

BANK OF AMERICA
P.O. BOX 301200
LOS ANGELES, CA 90030-1200

Mail Billing Inquiries to:

BANK OF AMERICA
P.O. BOX 15028
WILMINGTON, DE 19850-5028**Transactions**

	Promotional Offer ID	Posting Date	Transaction Date	Reference Number	Account Number	Amount
Payments and Credits						
PAYMENT ONLINE - EP		10/29	10/28			85.00 CR
Purchases and Adjustments						
GROUP M MARKETING, INC 05122635151 TX		10/31	10/30	0038	1158	89.00

WORLDPOINTS

99 MONTHLY EARNINGS

0 BONUS POINTS THIS MONTH

8,467 POINTS AVAILABLE

Important Information About Your Account

START MANAGING YOUR ACCOUNT THE FAST, EASY WAY AND SIGN-UP FOR ONLINE BANKING AT BANKOFAMERICA.COM. ONCE ENROLLED - GO GREEN WITH PAPERLESS STATEMENTS.

PAY YOUR BILL QUICKLY WITH THE PAY BY PHONE SERVICE. CALL 1.866.287.8258 TO USE THE AUTOMATED SERVICE OR DISCUSS OTHER PAYMENT OPTIONS.

CHOOSE YOUR OWN PATH. SELECT FROM A VARIETY OF WAYS TO RELAX AND SAVE AT WESTIN. BOOK NOW AT WESTIN.COM/MASTERCARD.

EXCLUSIVE OFFER FOR BANK OF AMERICA CUSTOMERS. 10% OFF PURCHASES AT NFLSHOP.COM THROUGH 3.31.2010. ENTER CODE (BAC10OFF) AT CHECKOUT.

04 005001860000880000008500000 [REDACTED] 158

BANK OF AMERICA
P.O. BOX 301200
LOS ANGELES, CA 90030-1200RICHARD A HADSELL
1515 E CHASE AVE
EL CAJON CA 92020-8267☐ Check here for a change of mailing address or phone number(s). Please provide all corrections on the reverse side.**Payment Information**

ACCOUNT NUMBER: [REDACTED] 158

NEW BALANCE TOTAL: \$5,001.86

PAYMENT DUE DATE: 11/30/09

TOTAL MINIMUM PAYMENT DUE \$ 88.00

Enter Payment Amount Enclosed

\$

Mail this payment coupon along with a check or money order payable to: BANK OF AMERICA

:524022250: [REDACTED] 158

IMPORTANT INFORMATION ABOUT THIS ACCOUNT

USE211 Rev. 04/08

CUSTOMER STATEMENT OF DISPUTED ITEM - Please call toll free 1.866.266.0212 Monday-Thursday 8am-9pm (Eastern Time), Friday 8am-7pm (Eastern Time) and Saturday 8am-6pm (Eastern Time). For prompt service please have the merchant reference number(s) available for the charge(s) in question.

PLEASE DO NOT ALTER WORKING ON THIS FORM AND DO NOT MAIL YOUR LETTER OR FORM WITH YOUR PAYMENT.

Choose only one dispute reason.

Your Name: _____
Transaction Date: _____ Posting Date: _____
Amount \$: _____ Disputed Amount \$: _____Account Number: _____
Reference Number: _____
Merchant Name: _____

- ☐ 1. The amount of the charge was incorrect. Enclosed is a copy of the sales slip that shows the correct amount.
- ☐ 2. I certify that the charge listed above was not made by me or a person authorized by me to use my card, nor was the goods or services represented by the merchandise received by me or a person authorized by me.
- ☐ 3. I have not received the merchandise that was to be shipped to me on _____ (MM/DD/YYYY). I have asked the merchant to credit my account.
- ☐ 4. I was issued a credit slip that was not shown on my statement. A copy of my credit slip is enclosed.
- ☐ 5. Merchandise that was shipped to me by air arrived damaged and/or defective. I returned it on _____ (MM/DD/YYYY) and asked the merchant to credit my account. Attach a letter describing how the merchandise was damaged and/or defective and a copy of the proof of return.
- ☐ 6. Although I did not agree in the above transaction, I have contacted the merchant, returned the merchandise on _____ (MM/DD/YYYY) and requested a credit. I either did not receive this credit or it was unsatisfactory. Attach a letter explaining why you are disputing this charge with a copy of the proof of return. If you are unable to return the merchandise, please explain.
- ☐ 7. I certify that the charge in question was a single transaction, but was posted twice to my statement. (I did not authorize the second transaction, Sale #1 \$ _____ Reference # _____ Sale #2 \$ _____ Reference # _____)

- ☐ 8. I notified the merchant on _____ (MM/DD/YYYY) to cancel the pre-authorized order (reservation). Please note cancellation is valid if available, include a copy of your contract and a copy of your telephone bill showing date and time of cancellation. Return for cancellation/cancellation #.
- ☐ 9. Although I did agree in the above transaction, I have contacted the merchant for credit. The credit was provided on _____ (MM/DD/YYYY) but was not credited or was unsatisfactory. Attach a letter describing the service expected, your attempts to resolve with the merchant and a copy of your contract.
- ☐ 10. I certify that I do not recognize the transaction. Merchants often provide telephone numbers next to their name on your billing statement. Please attempt to contact the merchant for information.
- ☐ 11. If your dispute is for a different reason, please contact us at the above telephone number.

Signature (required): _____ Date: _____
Best contact telephone #: _____ Home#: _____

Billing rights are only preserved by written inquiry. To preserve your billing rights, please return a copy of this form and any supporting information regarding the merchant charge in question to: Attn: Billing Inquiries, P.O. Box 15026, Wilmington, DE 19810-5026, USA.

PLEASE KEEP THE ORIGINAL FOR YOUR RECORDS AND SEND A COPY OF THIS STATEMENT.

GRACE PERIOD

"Grace Period" means the period of time during a billing cycle when you will not accrue Periodic Rate Finance Charges on certain transactions or balances. There is no Grace Period for Balance Transfers and Cash Advances. If you pay in full this statement's New Balance Total by its Payment Due Date and if you paid in full this statement's Previous Balance in this statement's billing cycle, then you will have a Grace Period during the billing cycle that began the day after this statement's Closing Date on the Purchase portions of this statement's New Balance Total.

During a 0% Promotional Rate Offer: 1) no Periodic Rate Finance Charges accrue on balances with the 0% Promotional Rate; and 2) you must pay the Total Minimum Payment Due by its Payment Due Date (and avoid any other "promotion turn-off event" as defined in your Credit Card Agreement) to maintain the 0% Promotional Rate.

If a corresponding Annual Percentage Rate in the Finance Charge Schedule on the front of this statement contains a "****" symbol, then with respect to those balances: 1) the 0% Promotional Rate will expire at the end of the next billing cycle, and 2) you must pay this statement's New Balance Total by its Payment Due Date to avoid Periodic Rate Finance Charges after the end of the 0% Promotional Rate Offer on those balances existing as of the Closing Date of this statement.

CALCULATION OF BALANCES SUBJECT TO FINANCE CHARGES

Average Balance Method (including new Balance Transfers and new Cash Advances): We calculate separate Balances Subject to Finance Charge for Balance Transfers, Cash Advances, and for each Promotional Offer balance (consisting of Balance Transfers or Cash Advances). We do this by: (1) calculating a daily balance for each day in this statement's billing cycle; (2) calculating a daily balance for each day prior to this statement's billing cycle that had a "Pre-Cycle balance"; a Pre-Cycle balance is a Balance Transfer or Cash Advance with a transaction date prior to this statement's billing cycle but with a posting date within this statement's billing cycle; (3) adding all the daily balances together; and (4) dividing the sum of the daily balances by the number of days in this statement's billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new Balance Transfers, new Cash Advances and Transaction Fees, and subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

To calculate a daily balance for each day prior to this statement's billing cycle that had a Pre-Cycle balance, we take the beginning balance and add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, and add only the applicable Pre-Cycle balance, and their related Transaction Fees. We exclude from this calculation all transactions posted in previous billing cycles.

Average Daily Balance Method (including new Purchases): We calculate separate Balances Subject to Finance Charge for Purchases and for each Promotional Offer balance consisting of Purchases. We do this by: (1) calculating a daily balance for each day in the billing cycle; (2) adding all the daily balances together; and (3) dividing the sum of the daily balances by the number of days in the billing cycle.

PAYMENTS

We credit payments as of the date received, if the payment is 1) received by 5 p.m. (Eastern Time), 2) received at the address shown in the bottom left-hand corner of the front of this statement, 3) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order, and 4) sent in the enclosed return envelope with only the bottom portion of this statement accompanying it. Payments received after 5 p.m. on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. We will reject payments that are not drawn in U.S. dollars and those drawn on a financial institution located outside of the United States. Credit for any other payments may be delayed up to five days. No payment shall operate as an accord and satisfaction without the prior written approval of one of our Senior Officers.

We process most payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft). Funds may be withdrawn from your account as soon as the entire day we receive your payment. Checks are not returned to you. For more information or to stop the electronic funds transfers, call us at the number listed on the front.

If you have authorized us to pay your credit card bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us at least three business days before the automatic payment is scheduled to occur.

If your billing address or contact information has changed, or if your address is incorrect as it appears on this bill, please provide all corrections here.

Address 1: _____

Address 2: _____

City: _____

State: _____ Zip: _____

Area Code & Home Phone: _____

Area Code & Work Phone: _____

MISCELLANEOUS

For the complete terms and conditions of your account, consult your Credit Card Agreement. FIA Card Services is a trademark of FIA Card Services, N.A. This account is issued and administered by FIA Card Services, N.A.

Prepared for: RICHARD A HADSELL

Account Number: [REDACTED] 1158

November 2009 Statement

Credit Line: \$5,000.00

Cash or Credit Available: \$0.00

**Finance Charge Schedule**

<i>Category</i>	<i>Promotional Transaction Types</i>	<i>Daily Periodic Rate</i>	<i>Corresponding Annual Percentage Rate</i>	<i>APR Type</i>	<i>Balance Subject to Finance Charge</i>
Balance Transfers		0.024384% V	8.90%	S	\$0.00
Cash Advances		0.068468% V	24.99%	S	\$0.00
Purchases		0.024384% V	8.90%	S	\$4,884.74

Annual Percentage Rate for this Billing Period:

8.90%

(Includes Periodic Rate Finance Charges and Transaction Fee Finance Charges that results in an APR which exceeds the Corresponding APR above.)

APR Type Definitions: Daily Interest Rate Type: V= Variable Rate (Interest Rate may vary); APR Type: S= Standard APR (APR normally in effect)

Prepared for: RICHARD A HADSELL
 Account Number: [REDACTED] 1158

October 2009 Statement
 Credit Line: \$5,000.00
 Cash or Credit Available: \$50.88

WorldPoints 

Account Information	
Summary of Transactions	
Previous Balance	\$4,987.54
Payments and Credits	- \$85.00
Purchases and Adjustments	+ \$0.00
Periodic Rate Finance Charges	+ \$38.58
Transaction Fee Finance Charges	+ \$0.00
New Balance Total	\$4,948.12

Billing Cycle and Payment Information	
Days in Billing Cycle	30
Closing Date	10/02/09
Payment Due Date	10/29/09
Current Payment Due	\$85.00
Past Due Amount	+ \$0.00
Total Minimum Payment Due	\$ 85.00

Customer Service
 For information on your account visit:
www.bankofamerica.com
 Call toll-free 1-800-628-2558
 TDD hearing-impaired 1-800-348-3178
 Mail Payments to:
 BANK OF AMERICA
 P.O. BOX 851001
 DALLAS, TX 75285-1001
 Mail Billing Inquiries to:
 BANK OF AMERICA
 P.O. BOX 15028
 WILMINGTON, DE 19850-5028

Transactions					
Payments and Credits	Promotional Offer ID	Posting Date	Transaction Date	Reference Number	Account Number
PAYMENT ONLINE - EP		08/28			
					Amount
					85.00 CR

WORLDPOINTS
 0 MONTHLY EARNINGS
 0 BONUS POINTS THIS MONTH
 5,368 POINTS AVAILABLE

Important Information About Your Account

START MANAGING YOUR ACCOUNT THE FAST, EASY WAY AND SIGN-UP FOR ONLINE BANKING AT BANKOFAMERICA.COM. ONCE ENROLLED - GO GREEN WITH PAPERLESS STATEMENTS.

PAY YOUR BILL QUICKLY WITH THE PAY BY PHONE SERVICE. CALL 1.888.287.9259 TO USE THE AUTOMATED SERVICE OR DISCUSS OTHER PAYMENT OPTIONS.

HELP CREATE A WORLD WITHOUT BREAST CANCER. SUPPORT SUSAN G. KOMEN FOR THE CURE. GO TO KOMEN.ORG AND FIND A RACE NEAR YOU OR MAKE AN ONLINE DONATION.

EXCLUSIVE OFFER FOR BANK OF AMERICA CUSTOMERS. 10% OFF PURCHASES AT NFLSHOP.COM THROUGH 3.31.2010. ENTER CODE (BAC10OFF) AT CHECKOUT.

04 004949120000850000008500000 [REDACTED] 1158

BANK OF AMERICA
 P.O. BOX 851001
 DALLAS, TX 75285-1001

RICHARD A HADSELL
 1515 E CHASE AVE
 EL CAJON CA 92020-8267

☐ Check here for a change of mailing address or phone number(s). Please provide all corrections on the reverse side.

Payment Information	
ACCOUNT NUMBER:	[REDACTED] 1158
NEW BALANCE TOTAL:	\$4,948.12
PAYMENT DUE DATE:	10/29/09
TOTAL MINIMUM PAYMENT DUE	\$85.00
Enter Payment Amount Enclosed:	\$ [REDACTED]

Mail this payment coupon along with a check or money order payable to: BANK OF AMERICA

05240222501 [REDACTED] 1158

IMPORTANT INFORMATION ABOUT THIS ACCOUNT

USE211 Rev. 04/08

CUSTOMER STATEMENT OF DISPUTED ITEM - Please call toll free 1.866.266.0212 Monday-Thursday 8am-9pm (Eastern Time), Friday 8am-7pm (Eastern Time) and Saturday 8am-6pm (Eastern Time). For prompt service please have the merchant reference number(s) available for the charge(s) in question.

PLEASE DO NOT ALTER WORKING ON THIS FORM AND DO NOT MAIL YOUR LETTER OR FORM WITH YOUR PAYMENT.

Choose only one dispute reason.

Your Name: _____
Transaction Date: _____ Posting Date: _____
Amount \$: _____ Disputed Amount \$: _____Account Number: _____
Reference Number: _____
Merchant Name: _____

- ☐ 1. The amount of the charge was incorrect from \$ _____ to \$ _____ or my card slip was taken incorrectly. Enclosed is a copy of the sales slip that shows the correct amount.
- ☐ 2. I certify that the charge listed above was not made by me or a person authorized by me to use my card, nor were the goods or services represented by the transaction received by me or a person authorized by me.
- ☐ 3. I have not received the merchandise that was to be shipped to me on _____ (M/M/D/YYYY). I have asked the merchant to credit my account.
- ☐ 4. I was issued a credit slip that was not shown on my statement. A copy of my credit slip is enclosed. The merchant has up to 30 days to credit your account.
- ☐ 5. Merchandise that was shipped to me has arrived damaged and/or defective. I returned it on _____ (M/M/D/YYYY) and asked the merchant to credit my account. Attach a letter describing how the merchandise was damaged and/or defective and a copy of the proof of return.
- ☐ 6. Although I did engage in the above transaction, I have contacted the merchant, and the merchant (M/M/D/YYYY) and requested a credit. I later did not receive this credit or it was unsatisfactory. Attach a letter explaining why you are disputing this charge with a copy of the proof of return. If you are unable to return the merchandise, please explain.
- ☐ 7. I certify that the charge in question was a single transaction, but was posted twice to my statement. I did not authorize the second transaction. Sale #1 \$ _____ Reference # _____
Sale #2 \$ _____ Reference # _____

- ☐ 8. I notified the merchant on _____ (M/M/D/YYYY) in care of the pre-authorized order (reservation). Please note credit form # and if available, enclose a copy of your contract and a copy of your telephone bill showing date and time of cancellation. Reason for cancellation/cancellation #:

- ☐ 9. Although I did engage in the above transaction, I have contacted the merchant for credit. The services were provided on _____ (M/M/D/YYYY) were not received or were unsatisfactory. Attach a letter describing the services expected, your attempts to resolve with the merchant and a copy of your contract.
- ☐ 10. I certify that I do not recognize the transaction. Merchants please provide telephone number next to their name on your billing statement. Please attempt to contact the merchant for information.
- ☐ 11. If your dispute is for a different reason, please contact us at the above telephone number.

Signature (required): _____ Date: _____
Best contact telephone #: _____ Home #: _____

Billing rights are only preserved by written inquiry. To preserve your billing rights, please return a copy of this form and any supporting information regarding the merchant charge in question to: Attn: Billing Inquiries, P.O. Box 15026, Wilmington, DE 19850-5026, USA.

PLEASE KEEP THE ORIGINAL FOR YOUR RECORDS AND SEND A COPY OF THIS STATEMENT.

GRACE PERIOD

"Grace Period" means the period of time during a billing cycle when you will not accrue Periodic Rate Finance Charges on certain transactions or balances. There is no Grace Period for Balance Transfers and Cash Advances. If you pay in full this statement's New Balance Total by its Payment Due Date and if you paid in full this statement's Previous Balance in this statement's billing cycle, then you will have a Grace Period during the billing cycle that began the day after this statement's Closing Date on the Purchase portions of this statement's New Balance Total.

During a 0% Promotional Rate Offer: 1) no Periodic Rate Finance Charges accrue on balances with the 0% Promotional Rate; and 2) you must pay the Total Minimum Payment Due by its Payment Due Date (and avoid any other "promotion run-off event" as defined in your Credit Card Agreement) to maintain the 0% Promotional Rate.

** If a corresponding Annual Percentage Rate in the Finance Charge Schedule on the front of this statement contains a "***" symbol, then with respect to those balances: 1) the 0% Promotional Rate will expire at the end of the next billing cycle; and 2) you must pay this statement's New Balance Total by its Payment Due Date to avoid Periodic Rate Finance Charges after the end of the 0% Promotional Rate Offer on those balances existing as of the Closing Date of this statement.

CALCULATION OF BALANCES SUBJECT TO FINANCE CHARGE

Average Balance Method (including new Balance Transfers and new Cash Advances): We calculate separate Balances Subject to Finance Charge for Balance Transfers, Cash Advances, and for each Promotional Offer balance consisting of Balance Transfers or Cash Advances. We do this by: (1) calculating a daily balance for each day in this statement's billing cycle; (2) calculating a daily balance for each day prior to this statement's billing cycle that had a "Pre-Cycle balance" - a Pre-Cycle balance is a Balance Transfer or Cash Advance with a transaction date prior to this statement's billing cycle but with a posting date within this statement's billing cycle; (3) adding all the daily balances together; and (4) dividing the sum of the daily balances by the number of days in this statement's billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new Balance Transfers, new Cash Advances and Transaction Fees, and subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

To calculate a daily balance for each day prior to this statement's billing cycle that had a Pre-Cycle balance, we take the beginning balance attributable solely to Pre-Cycle balances (which will be zero on the transaction date of the first Pre-Cycle balance), add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, and add only the applicable Pre-Cycle balances, and their related Transaction Fees. We exclude from this calculation all transactions posted in previous billing cycles.

Average Daily Balance Method (including new Purchases): We calculate separate Balances Subject to Finance Charge for Purchases and for each Promotional Offer balance consisting of Purchases. We do this by: (1) calculating a daily balance for each day in the billing cycle; (2) adding all the daily balances together; and (3) dividing the sum of the daily balances by the number of days in the billing cycle.

PAYMENTS

We credit payments as of the date received, if the payment is 1) received by 5 p.m. (Eastern Time), 2) received at the address shown in the bottom left-hand corner of the front of this statement, 3) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order, and 4) sent in the enclosed return envelope with only the bottom portion of this statement accompanying it. Payments received after 5 p.m. on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. We will reject payments that are not drawn in U.S. dollars and those drawn on a financial institution located outside of the United States. Credit for any other payments may be delayed up to five days. No payment shall operate as an accord and satisfaction without the prior written approval of one of our Senior Officers.

We process most payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft). Funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you. For more information or to stop the electronic funds transfers, call us at the number listed on the front.

If you have authorized us to pay your credit card bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us at least three business days before the automatic payment is scheduled to occur.

If your billing address or contact information has changed, or if your address is incorrect as it appears on this bill, please provide all corrections here.

Address 1 _____

Address 2 _____

City _____

State _____ Zip _____

Area Code & Home Phone _____

Area Code & Work Phone _____

MISCELLANEOUS

For the complete terms and conditions of your account, consult your Credit Card Agreement. FIA Card Services is a trademark of FIA Card Services, N.A. This account is issued and administered by FIA Card Services, N.A.

Prepared for: RICHARD A HADSELL

Account Number: [REDACTED] 1158

October 2009 Statement

Credit Line: \$5,000.00

Cash or Credit Available: \$50.88

**Finance Charge Schedule**

<i>Category</i>	<i>Promotional Transaction Types</i>	<i>Daily Periodic Rate</i>	<i>Corresponding Annual Percentage Rate</i>	<i>APR Type</i>	<i>Balance Subject to Finance Charge</i>
Balance Transfers		0.024384% V	8.90%	S	\$0.00
Cash Advances		0.068488% V	24.99%	S	\$0.00
Purchases		0.024384% V	8.90%	S	\$5,001.08

Annual Percentage Rate for this Billing Period:

8.90%

(Includes Periodic Rate Finance Charges and Transaction Fee Finance Charges that results in an APR which exceeds the Corresponding APR above.)

APR Type Definitions: Daily Interest Rate Type: V= Variable Rate (Interest Rate may vary); APR Type: S= Standard APR (APR normally in effect)

Prepared for: RICHARD A HADSELL

Account Number: [REDACTED] 158

September 2009 Statement

Credit Line: \$5,000.00

Cash or Credit Available: \$2.48



Account Information		Billing Cycle and Payment Information	
Summary of Transactions			
Previous Balance	\$4,950.18	Days in Billing Cycle	30
Payments and Credits	- \$88.00	Closing Date	09/02/09
Purchases and Adjustments	+ \$89.00	Payment Due Date	09/29/09
Periodic Rate Finance Charges	+ \$36.36	Current Payment Due	\$85.00
Transaction Fee Finance Charges	+ \$0.00	Past Due Amount	\$0.00
New Balance Total	\$4,997.54	Total Minimum	\$ 85.00
		Payment Due	

Customer Service	
For information on Your Account Visit:	
www.bankofamerica.com	
Call toll-free 1-800-626-2556	
TDD hearing-impaired 1-800-346-3178	
Mail Payments to:	
BANK OF AMERICA	
P.O. BOX 851001	
DALLAS, TX 75285-1001	
Mail Billing Inquiries to:	
BANK OF AMERICA	
P.O. BOX 15028	
WILMINGTON, DE 19850-5028	

Transactions						
	Promotional Offer ID	Posting Date	Transaction Date	Reference Number	Account Number	Amount
Payments and Credits						
PAYMENT - THANK YOU		08/17				88.00 CR
Purchases and Adjustments						
GROUP M MARKETING, INC 05122835161 TX		08/19	08/18	0098	1158	88.00

WORLDPOINTS
 99 MONTHLY EARNINGS
 0 BONUS POINTS THIS MONTH
 5,368 POINTS AVAILABLE

Important Information About Your Account

TO ALLOW YOU MORE TIME TO PAY YOUR BILL, WE HAVE EXTENDED YOUR PAYMENT DUE DATE - EFFECTIVE IMMEDIATELY, YOU NOW HAVE A MINIMUM OF 25 DAYS FROM YOUR STATEMENT CLOSING DATE TO SEND IN YOUR PAYMENT.

START MANAGING YOUR ACCOUNT THE FAST, EASY WAY AND SIGN-UP FOR ONLINE BANKING AT BANKOFAMERICA.COM. ONCE ENROLLED - GO GREEN WITH PAPERLESS STATEMENTS.

PAY YOUR BILL QUICKLY WITH THE PAY BY PHONE SERVICE. CALL 1.866.297.9258 TO USE THE AUTOMATED SERVICE OR DISCUSS OTHER PAYMENT OPTIONS.

HELP CREATE A WORLD WITHOUT BREAST CANCER. SUPPORT SUSAN G. KOMEN FOR THE CURE. GO TO KOMEN.ORG AND FIND A RACE NEAR YOU OR MAKE AN ONLINE DONATION.

04 004997540000850000008800000 [REDACTED] 1158

BANK OF AMERICA
 P.O. BOX 851001
 DALLAS, TX 75285-1001

RICHARD A HADSELL
 1515 E CHASE AVE
 EL CAJON CA 92020-8287

☐ Check here for a change of mailing address or phone number(s). Please provide all corrections on the reverse side.

Payment Information	
ACCOUNT NUMBER:	[REDACTED] 1158
NEW BALANCE TOTAL:	\$4,997.54
PAYMENT DUE DATE:	09/29/09
TOTAL MINIMUM PAYMENT DUE:	\$ 85.00
Enter Payment Amount By Check	\$ [REDACTED]

Mail this payment coupon along with a check or money order payable to: BANK OF AMERICA

15240222501 [REDACTED] 1158

IMPORTANT INFORMATION ABOUT THIS ACCOUNT

USE211 Rev. 04/08

CUSTOMER STATEMENT OF DISPUTED ITEM - Please call toll free 1.866.266.0212 Monday-Thursday 8am-9pm (Eastern Time), Friday 8am-7pm (Eastern Time) and Saturday 8am-6pm (Eastern Time). For prompt service please have the merchant reference number(s) available for the charge(s) in question.

PLEASE DO NOT ALTER WORDING ON THIS FORM AND DO NOT MAIL YOUR LETTER OR FORM WITH YOUR PAYMENT.

Circle only one dispute reason.

Your Name: _____
Transaction Date: _____ Posting Date: _____
Amount \$: _____ Disputed Amount \$: _____Account Number: _____
Reference Number: _____
Merchant Name: _____

- ☐ 1. The amount of the charge was increased from \$_____ to \$_____ or my sales slip was added incorrectly. Enclosed is a copy of the sales slip that shows the correct amount.
- ☐ 2. I certify that the charge listed above was not made by me or a person authorized by me to use my card, nor were the goods or services represented by the transaction received by me or a person authorized by me.
- ☐ 3. I have not received the merchandise that was to be shipped to me on _____ (MM/DD/YYYY). I have asked the merchant to credit my account.
- ☐ 4. I was issued a credit slip that was not shown on my statement. A copy of my credit slip is enclosed. The merchant has up to 30 days to credit my account.
- ☐ 5. Merchandise that was shipped to me has arrived damaged and/or defective. I returned it on _____ (MM/DD/YYYY) and asked the merchant to credit my account. Attach a letter describing how the merchandise was damaged and/or defective and a copy of the proof of return.
- ☐ 6. Although I did engage in the above transaction, I have returned the merchandise, returned the merchandise on _____ (MM/DD/YYYY) and requested a credit. I either did not receive this credit or it was unsatisfactory. Attach a letter explaining why you are disputing this charge with a copy of the proof of return. If you are unable to return the merchandise, please explain.
- ☐ 7. I certify that the charge in question was a single transaction, but was posted twice to my statement. I did not authorize the second transaction. See #15. _____ Reference # _____

- ☐ 8. I notified the merchant on _____ (MM/DD/YYYY) in writing of the pre-authorized order (reservation). Please note card not shown and if available, enclose a copy of your contract and a copy of your telephone bill showing date and name of cancellation. Reason for cancellation: _____
- ☐ 9. Although I did engage in the above transaction, I have contacted the merchant for credit. The work to be provided on _____ (MM/DD/YYYY) were not received or were unsatisfactory. Attach a letter describing the services expected, your attempts to resolve with the merchant and a copy of your contract.
- ☐ 10. I certify that I do not recognize the transaction. Merchants often provide telephone numbers next to their name on your billing statement. Please attempt to contact the merchant for information.
- ☐ 11. If your dispute is for a different reason, please contact us at the above telephone number.

Signature (required): _____ Date: _____
Best contact telephone #: _____ Home #: _____

Billing rights are only preserved by written inquiry. To preserve your billing rights, please return a copy of this form and any supporting information regarding the merchant charge in question to: Attn: Billing Inquiries, P.O. Box 15026, Wilmington, DE 19850-5026, USA.

PLEASE KEEP THE ORIGINAL FOR YOUR RECORDS AND SEND A COPY OF THIS STATEMENT.

GRACE PERIOD

"Grace Period" means the period of time during a billing cycle when you will not accrue Periodic Rate Finance Charges on certain transactions or balances. There is no Grace Period for Balance Transfers and Cash Advances. If you pay in full this statement's New Balance Total by its Payment Due Date and if you paid in full this statement's Previous Balance in this statement's billing cycle, then you will have a Grace Period during the billing cycle that begins the day after this statement's Closing Date on the Purchase portions of this statement's New Balance Total.

During a 0% Promotional Rate Offer: 1) no Periodic Rate Finance Charges accrue on balances with the 0% Promotional Rate; and 2) you must pay the Total Minimum Payment Due by its Payment Due Date (and avoid any other "penetration turn-off event" as defined in your Credit Card Agreement) to maintain the 0% Promotional Rate.

If a corresponding Annual Percentage Rate in the Finance Charge Schedule on the front of this statement contains a "***" symbol, then with respect to those balances: 1) the 0% Promotional Rate will expire at the end of the next billing cycle; and 2) you must pay this statement's New Balance Total by its Payment Due Date to avoid Periodic Rate Finance Charges after the end of the 0% Promotional Rate Offer on those balances existing as of the Closing Date of this statement.

CALCULATION OF BALANCES SUBJECT TO FINANCE CHARGE

Average Balance Method (including new Balance Transfers and new Cash Advances): We calculate separate Balances Subject to Finance Charge for Balance Transfers, Cash Advances, and for each Promotional Offer balance consisting of Balance Transfers or Cash Advances. We do this by: (1) calculating a daily balance for each day in this statement's billing cycle; (2) calculating a daily balance for each day prior to this statement's billing cycle that had a "Pre-Cycle balance" - a Pre-Cycle balance is a Balance Transfer or Cash Advance with a transaction date prior to this statement's billing cycle but with a posting date within this statement's billing cycle; (3) adding all the daily balances together; and (4) dividing the sum of the daily balances by the number of days in this statement's billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new Balance Transfers, new Cash Advances and new Transaction Fees, and subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

To calculate a daily balance for each day prior to this statement's billing cycle that had a Pre-Cycle balance, we take the beginning balance attributable solely to Pre-Cycle balances (which will be zero on the transaction date of the first Pre-Cycle balance), add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, and add only the applicable Pre-Cycle balances, and their related Transaction Fees. We exclude from this calculation all transactions posted in previous billing cycles.

Average Daily Balance Method (including new Purchases): We calculate separate Balances Subject to Finance Charge for Purchases and for each Promotional Offer balance consisting of Purchases. We do this by: (1) calculating a daily balance for each day in the billing cycle; (2) adding all the daily balances together; and (3) dividing the sum of the daily balances by the number of days in the billing cycle.

PAYMENTS

We credit payments as of the date received, if the payment is 1) received by 5 p.m. (Eastern Time), 2) received at the address shown in the bottom left-hand corner of the front of this statement, 3) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order, and 4) sent in the enclosed return envelope with only the bottom portion of this statement accompanying it. Payments received after 5 p.m. on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. We will reject payments that are not drawn in U.S. dollars and those drawn on a financial institution located outside of the United States. Credit for any other payments may be delayed up to five days. No payment shall operate as an accord and satisfaction without the prior written approval of one of our Senior Officers.

We process most payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft). Funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you. For more information or to stop the electronic funds transfers, call us at the number listed on the front.

If you have authorized us to pay your credit card bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us at least three business days before the automatic payment is scheduled to occur.

If your billing address or contact information has changed, or if your address is incorrect as it appears on this bill, please provide all corrections here.

Address 1 _____

Address 2 _____

City _____

State _____ Zip _____

Area Code & Home Phone _____

Area Code & Work Phone _____

MISCELLANEOUS

For the complete terms and conditions of your account, consult your Credit Card Agreement. FIA Card Services is a trademark of FIA Card Services, N.A. This account is issued and administered by FIA Card Services, N.A.

Prepared for: RICHARD A HADSELL

Account Number: [REDACTED] 1158

September 2009 Statement

Credit Line: \$5,000.00

Cash or Credit Available: \$2.48

**Finance Charge Schedule**

<i>Category</i>	<i>Promotional Transaction Types</i>	<i>Daily Periodic Rate</i>	<i>Corresponding Annual Percentage Rate</i>	<i>APR Type</i>	<i>Balance Subject to Finance Charge</i>
Balance Transfers		0.024384% V	8.90%	S	\$0.00
Cash Advances		0.068466% V	24.99%	S	\$0.00
Purchases		0.024384% V	8.90%	S	\$4,970.65

Annual Percentage Rate for this Billing Period:

8.90%

(Includes Periodic Rate Finance Charges and Transaction Fee Finance Charges that results in an APR which exceeds the Corresponding APR above.)

APR Type Definitions: Daily Interest Rate Type: V= Variable Rate (Interest Rate may vary); APR Type: S= Standard APR (APR normally in effect)

Prepared for: RICHARD A HADSELL

Account Number: 158

August 2009 Statement

Credit Line: \$5,000.00

Cash or Credit Available: \$48.82

WorldPoints 

Account Information

Summary of Transactions

Previous Balance	\$5,122.47
Payments and Credits	- \$212.00
Purchases and Adjustments	+ \$0.00
Periodic Rate Finance Charges	+ \$39.71
Transaction Fee Finance Charges	+ \$0.00
New Balance Total	\$4,950.18

Billing Cycle and Payment Information

Days in Billing Cycle	32
Closing Date	08/03/09
Payment Due Date	08/28/09
Current Payment Due	\$88.00
Past Due Amount	+ \$0.00
Total Minimum Payment Due	\$ 88.00

Customer Service
 For Information on Your Account Visit
 www.bankofamerica.com
 Call toll-free 1-800-828-2558
 TDD hearing-impaired 1-800-348-3178
 Mail Payments to:
 BANK OF AMERICA
 P.O. BOX 851001
 DALLAS, TX 75285-1001
 Mail Billing Inquiries to:
 BANK OF AMERICA
 P.O. BOX 15026
 WILMINGTON, DE 19850-5026

Transactions

Payments and Credits	Promotional Offer ID	Posting Date	Transaction Date	Reference Number	Account Number	Amount
PAYMENT ONLINE - EP		07/27				212.00 CR

WORLDPOINTS

0 MONTHLY EARNINGS
 0 BONUS POINTS THIS MONTH
5,269 POINTS AVAILABLE

Important Information About Your Account

START MANAGING YOUR ACCOUNT THE FAST, EASY WAY AND SIGN-UP FOR ONLINE BANKING AT BANKOFAMERICA.COM. ONCE ENROLLED - GO GREEN WITH PAPERLESS STATEMENTS.

PAY YOUR BILL QUICKLY WITH THE PAY BY PHONE SERVICE. CALL 1.888.287.8258 TO USE THE AUTOMATED SERVICE OR DISCUSS OTHER PAYMENT OPTIONS.

Finance Charge Schedule

Category	Promotional Transaction Types	Daily Periodic Rate	Corresponding Annual Percentage Rate	APR Type	Balance Subject to Finance Charge
Balance Transfers		0.024384%	8.90%	S	\$0.00
Cash Advances		0.088486%	24.99%	S	\$0.00
Purchases		0.024384%	8.90%	S	\$5,088.83

Annual Percentage Rate for this Billing Period:

(Includes Periodic Rate Finance Charges and Transaction Fee Finance Charges that results in an APR which exceeds the Corresponding APR above.)

8.90%

APR Type Definition: APR Type: S= Standard APR (APR normally in effect)

04 0049501800006800000021200000 158

BANK OF AMERICA
 P.O. BOX 851001
 DALLAS, TX 75285-1001

RICHARD A HADSELL
 1515 E CHASE AVE
 EL CAJON CA 92020-8267

☐ Check here for a change of mailing address or phone number(s).
 Please provide all corrections on the reverse side.

Payment Information	
ACCOUNT NUMBER:	158
NEW BALANCE TOTAL:	\$4,950.18
PAYMENT DUE DATE:	08/28/09
TOTAL MINIMUM PAYMENT DUE	\$ 88.00
Enter Payment Amount Enclosed	\$

Mail this payment coupon along with a check or money order payable to: BANK OF AMERICA

15240222501 158

FIA131

IMPORTANT INFORMATION ABOUT THIS ACCOUNT

USE211 Rev. 04/08

CUSTOMER STATEMENT OF DISPUTED ITEM - Please call toll free 1.866.266.0212 Monday-Thursday 8am-9pm (Eastern Time), Friday 8am-7pm (Eastern Time) and Saturday 8am-6pm (Eastern Time). For prompt service please have the merchant reference number(s) available for the charge(s) in question.

PLEASE DO NOT ALTER WORDING ON THIS FORM AND DO NOT MAIL YOUR LETTER OR FORM WITH YOUR PAYMENT.

Choose only one dispute reason.

Your Name _____
 Transaction Date: _____ Starting Date: _____
 Amount \$: _____ Disputed Amount \$: _____

☐ 1. The amount of the charge was increased from \$ _____ to \$ _____ or my sales slip was added incorrectly. Enclosed is a copy of the sales slip that shows the correct amount.

☐ 2. I certify that the charge listed above was not made by me or a person authorized by me to use my card, nor were the goods or services represented by the transaction received by me or a person authorized by me.

☐ 3. I have not received the merchandise that was to be shipped to me on ____/____/____ (MM/DD/YY). I have added the merchant to credit my account.

☐ 4. I was issued a credit slip that was not shown on my statement. A copy of my credit slip is enclosed. The merchant has up to 30 days to credit your account.

☐ 5. Merchandise that was shipped to me has arrived damaged and/or defective. I returned it on ____/____/____ (MM/DD/YY) and asked the merchant to credit my account. Attach a letter describing how the merchandise was damaged and/or defective and a copy of the proof of return.

☐ 6. Although I did engage in the above transaction, I have contacted the merchant, returned the merchandise on ____/____/____ (MM/DD/YY) and requested a credit. I did not receive this credit or it was unsatisfactory. Attach a letter explaining why you are disputing this charge with a copy of the proof of return. If you are unable to return the merchandise, please explain.

☐ 7. I certify that the charge in question was a single transaction, but was posted twice to my statement. I did not authorize the second transaction. Sale #1 \$ _____ Reference # _____
 Sale #2 \$ _____ Reference # _____

Account Number: _____
 Reference Number: _____
 Merchant Name: _____

☐ 8. I notified the merchant on ____/____/____ (MM/DD/YY) to cancel the pre-authorized order (reservation). Please note cancellation # and if available, enclose a copy of your contract and a copy of your telephone bill showing date and time of cancellation. Reason for cancellation/reservation #:

☐ 9. Although I did engage in the above transaction, I have returned the merchandise for credit. The services to be provided on ____/____/____ (MM/DD/YY) were not required or were unsatisfactory. Attach a letter describing the services expected, your attempt to resolve with the merchant and a copy of your contract.

☐ 10. I certify that I do not recognize the transaction. Merchants often provide telephone numbers next to their name on your billing statement. Please attempt to contact the merchant for information.

☐ 11. If your dispute is for a different reason, please contact us at the above telephone number.

Signature (required): _____ Date: _____
 Best contact telephone #: _____ Home: _____

Billing rights are only preserved by written inquiry. To preserve your billing rights, please return a copy of this form and any supporting information regarding the merchant charge in question to: Attn: Billing Inquiries, P.O. Box 15026, Wilmington, DE 19850-5026, USA.

PLEASE KEEP THE ORIGINAL FOR YOUR RECORDS AND SEND A COPY OF THIS STATEMENT.

GRACE PERIOD

"Grace Period" means the period of time during a billing cycle when you will not accrue Periodic Rate Finance Charges on certain transactions or balances. There is no Grace Period for Balance Transfers and Cash Advances. If you pay in full this statement's New Balance Total by its Payment Due Date and if you paid in full this statement's Previous Balance in this statement's billing cycle, then you will have a Grace Period during the billing cycle that began the day after this statement's Closing Date on the Purchase portions of this statement's New Balance Total.

During a 0% Promotional Rate Offer: 1) no Periodic Rate Finance Charges accrue on balances with the 0% Promotional Rate and 2) you must pay the Total Minimum Payment Due by its Payment Due Date (and avoid any other "promotional term-off event" as defined in your Credit Card Agreement) to maintain the 0% Promotional Rate.

If a corresponding Annual Percentage Rate in the Finance Charge Schedule on the front of this statement contains a "0%" symbol, then with respect to those balances: 1) the 0% Promotional Rate will expire at the end of the next billing cycle, and 2) you must pay this statement's New Balance Total by its Payment Due Date to avoid Periodic Rate Finance Charges after the end of the 0% Promotional Rate Offer on those balances existing as of the Closing Date of this statement.

CALCULATION OF BALANCES SUBJECT TO FINANCE CHARGE

Average Balance Method (including new Balance Transfers and new Cash Advances): We calculate separate Balances Subject to Finance Charge for Balance Transfers, Cash Advances, and for each Promotional Offer balance consisting of Balance Transfers or Cash Advances. We do this by: (1) calculating a daily balance for each day in this statement's billing cycle; (2) calculating a daily balance for each day prior to this statement's billing cycle that had a "Pre-Cycle balance" - a Pre-Cycle balance is a Balance Transfer or Cash Advance with a transaction date prior to this statement's billing cycle but with a posting date within this statement's billing cycle; (3) adding all the daily balances together; and (4) dividing the sum of the daily balances by the number of days in this statement's billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new Balance Transfers, new Cash Advances and new Transaction Fees, and subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

To calculate a daily balance for each day prior to this statement's billing cycle that had a Pre-Cycle balance, we take the beginning attributable solely to Pre-Cycle balances (which will be zero on the transaction date of the first Pre-Cycle balance), add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, and add only the applicable Pre-Cycle balances, and their related Transaction Fees. We exclude from this calculation all transactions posted in previous billing cycles.

Average Daily Balance Method (including new Purchases): We calculate separate Balances Subject to Finance Charge for Purchases and for each Promotional Offer balance consisting of Purchases. We do this by: (1) calculating a daily balance for each day in the billing cycle; (2) adding all the daily balances together; and (3) dividing the sum of the daily balances by the number of days in the billing cycle.

PAYMENTS

We credit payments as of the date received, if the payment is 1) received by 5 p.m. (Eastern Time), 2) received at the address shown in the bottom left-hand corner of the front of this statement, 3) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order, and 4) sent in the enclosed return envelope with only the bottom portion of this statement accompanying it. Payments received after 5 p.m. on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. We will reject payments that are not drawn in U.S. dollars and those drawn on a financial institution located outside of the United States. Credit for any other payments may be delayed up to five days. No payment shall operate as an accord and satisfaction without the prior written approval of one of our Senior Officers.

We process most payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft). Funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you. For more information or to stop the electronic funds transfer, call us at the number listed on the front.

If you have authorized us to pay your credit card bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us at least three business days before the automatic payment is scheduled to occur.

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new Purchases, new Account Fees, and new Transaction Fees, and subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero. If the Previous Balance shown on this statement was paid in full in this statement's billing cycle, then on the day after that payment in full date, we calculate from the beginning balance new Purchases, new Account Fees, and new Transaction Fees which posted on or before that payment in full date, and we do not add new Purchases, new Account Fees, or new Transaction Fees which post after that payment in full date.

We include the costs for the credit card debt cancellation plan or credit insurance purchased through us in calculating the beginning balance for the first day of the billing cycle after the billing cycle in which such costs are billed.

TOTAL PERIODIC RATE FINANCE CHARGE COMPUTATION

Periodic Rate Finance Charges accrue and are compounded on a daily basis. To determine the Periodic Rate Finance Charge, we multiply each Balance Subject to Finance Charge by its applicable Daily Periodic Rate and then by the number of days in the billing cycle. To determine the total Periodic Rate Finance Charge for the billing cycle, we add the Periodic Rate Finance Charges together. Each Daily Periodic Rate is calculated by dividing its corresponding Annual Percentage Rate by 365.

HOW WE ALLOCATE YOUR PAYMENTS

We will allocate your payments in the manner we determine. In most instances, we will allocate your payments to balances (including transactions made after this statement) with lower APRs before balances with higher APRs. This will result in balances with lower APRs (such as new balances with promotional APR offers) being paid before any other existing balances.

Payment Due Dates and Keeping Your Account in Good Standing

Your Payment Due Date will not fall on the same day each month. In order to help maintain any promotional rates, to avoid the imposition of Default Rates (if applicable), to avoid late fees, and to avoid overdraft fees, we must receive at least the Total Minimum Payment Due by its Payment Due Date each billing cycle and you must maintain your account balance below your Credit Limit each day.

Important Information about Payments by Phone

When using the optional Pay-by-Phone service, you authorize us to initiate an electronic payment from your account at the financial institution you designate. You must authorize the amount and timing of each payment. For your protection, we will ask for security information. A fee may apply. To cancel, call us before the scheduled payment date. Same-day payments cannot be edited or canceled.

MISCELLANEOUS

For the complete terms and conditions of your account, consult your Credit Card Agreement. FIA Card Services is a trademark of FIA Card Services, N.A. This account is issued and administered by FIA Card Services, N.A.

If your billing address or contact information has changed, or if your address is incorrect as it appears on this bill, please provide all corrections here.

Address 1 _____

Address 2 _____

City _____

State _____ Zip _____

Area Code & Home Phone _____

Area Code & Work Phone _____

Prepared for: RICHARD A HADSELL

Account Number: [REDACTED] 1158

July 2009 Statement

Credit Line:

\$5,000.00

Cash or Credit Available:

\$0.00



Account Information

Summary of Transactions

Previous Balance	\$5,046.37
Payments and Credits	- \$0.00
Purchases and Adjustments	+ \$39.00
Periodic Rate Finance Charges	+ \$37.10
Transaction Fee Finance Charges	+ \$0.00
New Balance Total	\$5,122.47

Billing Cycle and Payment Information

Days in Billing Cycle	30
Closing Date	07/02/09
Payment Due Date	07/29/09
Current Payment Due	\$126.00
Past Due Amount	+ \$88.00
Total Minimum Payment Due	\$212.00

Customer Service

For information on your account visit
www.bankofamerica.com
Call toll-free 1-800-828-2558
TDD hearing-impaired 1-800-348-3178

Mail Payments to:

BANK OF AMERICA
P.O. BOX 851001
DALLAS, TX 75285-1001

Mail Billing Inquiries to:

BANK OF AMERICA
P.O. BOX 15026
WILMINGTON, DE 19850-5026

Transactions

Purchases and Adjustments	Promotional Offer ID	Posting Date	Transaction Date	Reference Number	Account Number	Amount
LATE FEE FOR PAYMENT DUE 06/27		06/27	06/27	5048		39.00

WORLDPOINTS

0 MONTHLY EARNINGS
0 BONUS POINTS THIS MONTH
5,269 POINTS AVAILABLE

Important Information About Your Account

YOUR PAYMENT WAS NOT RECEIVED BY THE DUE DATE. TO AVOID FUTURE FEES OR RATE INCREASES, PLEASE MAKE YOUR PAYMENTS ON TIME. REMEMBER, IF TWICE IN 12 MONTHS YOUR PAYMENT IS RECEIVED AFTER THE DUE DATE, YOUR APR MAY INCREASE.

PERSONS WHO HELD A MBNA CREDIT CARD AND HAVE A CALIFORNIA MAILING ADDRESS: AS PART OF A LEGAL SETTLEMENT, YOU WILL AUTOMATICALLY RECEIVE FOUR FREE MONTHS OF IDENTITY FRAUD INSURANCE COVERAGE, STARTING 8/1/09 AND ENDING 11/31/09. DETAILS AT WWW.BERNARDOBNANOTICEOFCLASSACTIONSETTLEMENT.COM OR 1-866-680-8808.

YOU ARE A VALUED CUSTOMER. WE WANT TO MAKE SURE YOU ARE AWARE THAT WE HAVE NOT RECEIVED YOUR PAYMENT. PLEASE SEND THE AMOUNT DUE TODAY. IF IT HAS BEEN MAILED, THANK YOU.

SIMPLIFY YOUR LIFE AND HELP THE ENVIRONMENT - ENROLL IN PAPERLESS STATEMENTS. SIGN INTO YOUR ACCOUNT AT BANKOFAMERICA.COM AND CLICK "GO PAPERLESS."

04 005122470002120000020000000 [REDACTED] 1158

BANK OF AMERICA
P.O. BOX 851001
DALLAS, TX 75285-1001

RICHARD A HADSELL
1515 E CHASE AVE
EL CAJON CA 92020-8267

☐ Check here for a change of mailing address or phone number(s). Please provide all corrections on the reverse side.

Payment Information	
ACCOUNT NUMBER:	[REDACTED] 1158
NEW BALANCE TOTAL:	\$5,122.47
PAYMENT DUE DATE:	07/29/09
TOTAL MINIMUM PAYMENT DUE	\$212.00
Enter Payment Amount Enclosed	\$ [REDACTED]

Mail this payment coupon along with a check or money order payable to: BANK OF AMERICA

0524022250: [REDACTED] 1158

IMPORTANT INFORMATION ABOUT THIS ACCOUNT

USE211 Rev. 04/08

CUSTOMER STATEMENT OF DISPUTED ITEM - Please call toll free 1-866-266-0212 Monday-Thursday 8am-9pm (Eastern Time), Friday 8am-7pm (Eastern Time) and Saturday 8am-6pm (Eastern Time). For prompt service please have the merchant reference number(s) available for the charge(s) in question.

PLEASE DO NOT ALTER WORDING ON THIS FORM AND DO NOT MAIL YOUR LETTER OR FORM WITH YOUR PAYMENT.

Choose only one dispute reason.

Your Name: _____
 Transaction Date: _____ Posting Date: _____
 Amount \$: _____ Deposited Amount \$: _____

Account Number: _____
 Reference Number: _____
 Merchant Name: _____

- ☐ 1. The amount of the charge was increased from \$ _____ to \$ _____ or my ship was added incorrectly. Enclosed is a copy of the sales slip that shows the correct amount.
- ☐ 2. I certify that the charge listed above was not made by me or a person authorized by me to use my card, nor were the goods or services represented by the transaction received by me or a person authorized by me.
- ☐ 3. I have not received the merchandise that was to be shipped to me on _____ (MM/DD/YY).
- ☐ 4. I have added the merchandise to credit my account.
- ☐ 4. I have issued a credit slip that was not shown to me in my statement. A copy of my credit slip is enclosed. The merchant has up to 30 days to credit your account.
- ☐ 5. Merchandise that was shipped to me has arrived damaged and/or defective. I returned it on _____ (MM/DD/YY) and asked the merchant to credit my account. Attach a letter describing how the merchandise was damaged and/or defective and a copy of the return receipt.
- ☐ 6. Although I did engage in the above transaction, I have contacted the merchant, returned the merchandise on _____ (MM/DD/YY) and received a credit. I either did not receive this credit or it was insufficient. Attach a letter explaining why you are disputing this charge with a copy of the period of return. If you are unable to return the merchandise, please explain.
- ☐ 7. I certify that the charge in question was a single transaction, but was posted twice to my statement. I did not authorize the second transaction. See #1 \$ _____ Reference # _____
 See #2 \$ _____ Reference # _____

- ☐ 8. I notified the merchant on _____ (MM/DD/YY) to cancel the pre-authorized order (reservation). Please note cancellation if and if available, send a copy of your contract and a copy of your telephone bill showing date and time of cancellation. Retain for cancellation/cancellation #.

- ☐ 9. Although I did engage in the above transaction, I have contacted the merchant for credit. The services or goods provided on _____ (MM/DD/YY) were not as expected or were unsatisfactory. Attach a letter describing the services expected, your attempt to resolve with the merchant and a copy of your contract.
- ☐ 10. I certify that I do not recognize the transaction. Merchants often provide telephone numbers next to their name on your billing statement. Please attempt to contact the merchant for information.
- ☐ 11. If your dispute is for a different reason, please contact us at the above telephone number.

Signature (required): _____

Date: _____

Best contact telephone #: _____

Home #: _____

Billing rights are only preserved by written inquiry. To preserve your billing rights, please return a copy of this form and any supporting information regarding the merchant charge in question to: Attn: Billing Inquiries, P.O. Box 15026, Wilmington, DE 19850-5026, USA.

PLEASE KEEP THE ORIGINAL FOR YOUR RECORDS AND SEND A COPY OF THIS STATEMENT.

GRACE PERIOD

"Grace Period" means the period of time during a billing cycle when you will not accrue Periodic Rate Finance Charges on certain transactions or balances. There is no Grace Period for Balance Transfers and Cash Advances. If you pay in full this statement's New Balance Total by its Payment Due Date and if you paid in full this statement's Previous Balance in this statement's billing cycle, then you will have a Grace Period during the billing cycle that begins the day after this statement's Closing Date on the Purchase portions of this statement's New Balance Total.

During a 0% Promotional Rate Offer: 1) no Periodic Rate Finance Charges accrue on balances with the 0% Promotional Rate; and 2) you must pay the Total Minimum Payment Due by its Payment Due Date (and avoid any other "penetration run-off event" as defined in your Credit Card Agreement) to maintain the 0% Promotional Rate.

** If a corresponding Annual Percentage Rate in the Finance Charge Schedule on the front of this statement contains a "0%" symbol, then with respect to those balances: 1) the 0% Promotional Rate will expire at the end of the next billing cycle; and 2) you must pay this statement's New Balance Total by its Payment Due Date to avoid Periodic Rate Finance Charges after the end of the 0% Promotional Rate Offer on those balances existing as of the Closing Date of this statement.

CALCULATION OF BALANCES SUBJECT TO FINANCE CHARGE

Average Balance Method (including new Balance Transfers and new Cash Advances): We calculate separate balances subject to finance charge for Balance Transfers, Cash Advances, and for each Promotional Offer balance consisting of Balance Transfers or Cash Advances. We do this by: (1) calculating a daily balance for each day in this statement's billing cycle; (2) calculating a daily balance for each day prior to this statement's billing cycle that had a "Pre-Cycle balance" - a Pre-Cycle balance is a Balance Transfer or Cash Advance with a transaction date prior to this statement's billing cycle but with a posting date within this statement's billing cycle; (3) adding all the daily balances together; and (4) dividing the sum of the daily balances by the number of days in this statement's billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new Balance Transfers, new Cash Advances and new Transaction Fees, and subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

To calculate a daily balance for each day prior to this statement's billing cycle that had a Pre-Cycle balance, we take the beginning balance attributable solely to Pre-Cycle balances (which will be zero on the transaction date of the first Pre-Cycle balance), add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, and add only the applicable Pre-Cycle balances, and their related Transaction Fees. We exclude from this calculation all transactions posted in previous billing cycles.

Average Daily Balance Method (including new Purchases): We calculate separate balances subject to finance charge for Purchases and for each Promotional Offer balance consisting of Purchases. We do this by: (1) calculating a daily balance for each day in the billing cycle; (2) adding all the daily balances together; and (3) dividing the sum of the daily balances by the number of days in the billing cycle.

PAYMENTS

We credit payments as of the date received, if the payment is 1) received by 5 p.m. (Eastern Time), 2) received at the address shown in the bottom left-hand corner of the front of this statement, 3) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order, and 4) sent in the enclosed return envelope with only the bottom portion of this statement accompanying it. Payments received after 5 p.m. on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. We will reject payments that are not drawn in U.S. dollars and those drawn on a financial institution located outside of the United States. Credit for any other payments may be delayed up to five days. No payment shall operate as an accord and satisfaction without the prior written approval of one of our Senior Officers.

We process most payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer for process it as a check or paper draft. Funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you. For more information or to stop the electronic funds transfer, call us at the number listed on the front.

If you have authorized us to pay your credit card bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us at least three business days before the automatic payment is scheduled to occur.

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new Purchases, new Account Fees, and new Transaction Fees, and subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero. If the Previous Balance shown on this statement was paid in full in this statement's billing cycle, then on the day after that payment in full date, we exclude from the beginning balance new Purchases, new Account Fees, and new Transaction Fees which posted on or before that payment in full date, and we do not add new Purchases, new Account Fees, or new Transaction Fees which post after that payment in full date.

We include the credit for the credit card debt cancellation plan or credit insurance purchased through us in calculating the beginning balance for the first day of the billing cycle after the billing cycle in which such costs are billed.

TOTAL PERIODIC RATE FINANCE CHARGE COMPUTATION

Periodic Rate Finance Charges accrue and are compounded on a daily basis. To determine the Periodic Rate Finance Charges, we multiply each Balance Subject to Finance Charge by its applicable Daily Periodic Rate and then result by the number of days in the billing cycle. To determine the total Periodic Rate Finance Charge for the billing cycle, we add the Periodic Rate Finance Charges together. Each Daily Periodic Rate is calculated by dividing its corresponding Annual Percentage Rate by 365.

HOW WE ALLOCATE YOUR PAYMENTS

We will allocate your payments in the manner we determine. In most instances, we will allocate your payments to balances (including transactions made after this statement) with lower APRs before balances with higher APRs. This will result in balances with lower APRs (such as new balances with promotional APR offers) being paid before any other existing balances.

Payment Due Dates and Keeping Your Account in Good Standing

Your Payment Due Date will not fall on the same day each month. In order to help maintain any promotional rates, to avoid the imposition of Default Rates (if applicable), to avoid late fees, and to avoid overlimit fees, we must receive at least the Real Minimum Payment Due by its Payment Due Date each billing cycle and you must maintain your account balance below your Credit Limit each day.

Important Information about Payments by Phone

When using the optional Pay-by-Phone service, you authorize us to initiate an electronic payment from your account at the financial institution you designate. You must authorize the amount and timing of each payment. For your protection, we will ask for security information. A fee may apply. To cancel, call us before the scheduled payment date. Same-day payments cannot be added or canceled.

MISCELLANEOUS

For the complete terms and conditions of your account, consult your Credit Card Agreement. FIA Card Services is a trademark of FIA Card Services, N.A. This account is issued and administered by FIA Card Services, N.A.

If your billing address or contact information has changed, or if your address is incorrect as it appears on this bill, please provide all corrections here.

Address 1 _____

Address 2 _____

City _____

State _____ Zip _____

Area Code & Home Phone _____

Area Code & Work Phone _____

Prepared for: RICHARD A HADSELL

Account Number: [REDACTED] 1158

July 2009 Statement

Credit Line:

\$5,000.00

Cash or Credit Available:

\$0.00



Finance Charge Schedule					
Category	Promotional Transaction Types	Daily Periodic Rate	Corresponding Annual Percentage Rate	APR Type	Balance Subject to Finance Charge
Balance Transfers		0.024384%	8.90%	S	\$0.00
Cash Advances		0.088466%	24.89%	S	\$0.00
Purchases		0.024384%	8.90%	S	\$5,072.08
Annual Percentage Rate for this Billing Period: (Includes Periodic Rate Finance Charges and Transaction Fee Finance Charges that results in an APR which exceeds the Corresponding APR above.)					8.90%
APR Type Definitions: APR Type: S= Standard APR (APR normally in effect)					

Prepared for: RICHARD A HADSELL

Account Number: 1158

June 2009 Statement

Credit Line:

\$5,000.00

Cash or Credit Available:

\$0.00



Account Information	
Summary of Transactions	
Previous Balance	\$4,740.78
Payments and Credits	- \$200.00
Purchases and Adjustments	+ \$489.12
Periodic Rate Finance Charges	+ \$36.46
Transaction Fee Finance Charges	+ \$0.00
New Balance Total	\$5,046.37

Billing Cycle and Payment Information	
Days in Billing Cycle	28
Closing Date	08/02/09
Payment Due Date	08/27/09
Current Payment Due	\$86.00
Past Due Amount	+ \$0.00
Total Minimum Payment Due	\$ 86.00

Customer Service
For Information on Your Account Visit www.bankofamerica.com
Call toll-free 1-800-826-2556
TDD hearing-impaired 1-800-346-3178
Mail Payments to: BANK OF AMERICA P.O. BOX 851001 DALLAS, TX 75285-1001
Mail Billing Inquiries to: BANK OF AMERICA P.O. BOX 15028 WILMINGTON, DE 19850-5028

Transactions						
Payments and Credits	Promotional Offer ID	Posting Date	Transaction Date	Reference Number	Account Number	Amount
PAYMENT - THANK YOU		05/28				200.00 CR
Purchases and Adjustments						
SHP SWANSON HLTH PROD 800-437-4148 ND		05/05	05/04	8270	1158	64.21
SHP SWANSON HLTH PROD 800-437-4148 ND		05/05	05/04	3237	1158	250.81
ORESUP.COM DENVER CO		05/11	05/08	0700	1158	154.00

WORLDPOINTS

698 MONTHLY EARNINGS

0 BONUS POINTS THIS MONTH

5,269 POINTS AVAILABLE

Important Information About Your Account

SIMPLIFY YOUR LIFE AND HELP THE ENVIRONMENT - ENROLL IN PAPERLESS STATEMENTS.
SIGN INTO YOUR ACCOUNT AT BANKOFAMERICA.COM AND CLICK "GO PAPERLESS."

Finance Charge Schedule					
Category	Promotional Transaction Types	Daily Periodic Rate	Corresponding Annual Percentage Rate	APR Type	Balance Subject to Finance Charge
Balance Transfers		0.024384%	8.90%	S	\$0.00
Offer DKN8-VPKTZ	BT, CB	0.000000%	0.00%	P	
Offer DKN8-VPKTZ	BT, CB	0.005452%	1.99%	P	\$0.00
Offer DKN8-VPKTZ	BT, CB	0.005452%	1.99%	P	\$0.00
Cash Advances		0.068466%	24.99%	S	\$0.00

See definitions at the conclusion of your Finance Charge Schedule

04 0050463700008600000020000000 1158

BANK OF AMERICA
P.O. BOX 651001
DALLAS, TX 75285-1001

RICHARD A HADSELL
1515 E CHASE AVE
EL CAJON CA 92020-8267

☐ Check here for a change of mailing address or phone number(s).
Please provide all corrections on the reverse side.

Payment Information
ACCOUNT NUMBER: 1158
NEW BALANCE TOTAL: \$5,046.37
PAYMENT DUE DATE: 08/27/09
TOTAL MINIMUM PAYMENT DUE: \$ 86.00
Enter Payment Amount Enclosed \$

Mail this payment coupon along with a
check or money order payable to: BANK OF AMERICA

05240222501 1158

IMPORTANT INFORMATION ABOUT THIS ACCOUNT

USE211 Rev. 04/08

CUSTOMER STATEMENT OF DISPUTED ITEM - Please call toll free 1.866.266.0212 Monday-Thursday 9am-9pm (Eastern Time), Friday 9am-7pm (Eastern Time) and Saturday 9am-6pm (Eastern Time). For prompt service please have the merchant reference number(s) available for the charge(s) in question.

PLEASE DO NOT ALTER WORDING ON THIS FORM AND DO NOT MAIL YOUR LETTER OR FORM WITH YOUR PAYMENT.

Choose only one dispute reason.

Your Name: _____
 Transaction Date: _____ Posting Date: _____
 Amount \$: _____ Disputed Amount \$: _____

Account Number: _____
 Reference Number: _____
 Merchant Name: _____

- ☐ 1. The amount of the charge was increased from \$ _____ to \$ _____ or my sales slip was added incorrectly. Enclosed is a copy of the sales slip that shows the correct amount.
- ☐ 2. I certify that the charge listed above was not made by me or a person authorized by me to use my card, or were the goods or services represented by the transaction received by me or a person authorized by me.
- ☐ 3. I have not received the merchandise that was to be shipped to me on ____/____/____ (MM/DD/YY). I have asked the merchant to credit my account.
- ☐ 4. I was issued a credit slip that was not shown on my statement. A copy of my credit slip is enclosed.
- ☐ 5. Merchandise that was shipped to me has arrived damaged and/or defective. I returned it on ____/____/____ (MM/DD/YY) and asked the merchant to credit my account. Attach a letter describing how the merchandise was damaged and/or defective and a copy of the proof of return.
- ☐ 6. Although I did engage in the above transaction, I have contacted the merchant, returned the merchandise on ____/____/____ (MM/DD/YY) and requested a credit. I either did not receive this credit or it was unsatisfactory (attach a letter explaining why you are disputing this charge with a copy of the proof of return). If you are unable to return the merchandise, please explain.
- ☐ 7. I certify that the charge in question was a repeat transaction, but was paid twice to my statement. I did not authorize the second transaction. Sub #1 \$ _____ Reference # _____
 Sub #2 \$ _____ Reference # _____

- ☐ 8. I notified the merchant on ____/____/____ (MM/DD/YY) to cancel the pre-authorized order (reservation). Please note cancellation if and if available, attach a copy of your statement and a copy of your telephone bill showing date and time of cancellation. Reason for cancellation/cancellation #: _____

- ☐ 9. Although I did engage in the above transaction, I have contacted the merchant for credit. The services or/ provided on ____/____/____ (MM/DD/YY) were not as required or were unsatisfactory. Attach a letter describing the services required, your attempts to resolve with the merchant and a copy of your contact.
- ☐ 10. I certify that I do not recognize the transaction. Merchants often provide telephone numbers next to their name on your billing statement. Please attempt to contact the merchant for information.
- ☐ 11. If your dispute is for a different reason, please contact us at the above telephone number.

Signature (required): _____ Date: _____
 Best contact telephone #: _____ Home #: _____

Billing rights are only preserved by written inquiry. To preserve your billing rights, please return a copy of this form and any supporting information regarding the merchant charge in question to: Attn: Billing Inquiries, P.O. Box 15026, Wilmington, DE 19803-5026, USA.

PLEASE KEEP THE ORIGINAL FOR YOUR RECORDS AND SEND A COPY OF THIS STATEMENT.

GRACE PERIOD

"Grace Period" means the period of time during a billing cycle when you will not accrue Periodic Rate Finance Charges on certain transactions or balances. There is no Grace Period for Balance Transfers and Cash Advances. If you pay in full this statement's New Balance Total by its Payment Due Date and if you paid in full this statement's Previous Balance in this statement's billing cycle, then you will have a Grace Period during the billing cycle that began the day after this statement's Closing Date on the Purchase portions of this statement's New Balance Total.

During a 0% Promotional Rate Offer (1) no Periodic Rate Finance Charges accrue on balances with the 0% Promotional Rate and (2) you must pay the Total Minimum Payment Due by its Payment Due Date (and avoid any other "penetration turn-off event" as defined in your Credit Card Agreement) to maintain the 0% Promotional Rate.

If a corresponding Annual Percentage Rate in the Finance Charge Schedule on the front of this statement contains a "***" symbol, then with respect to those balances (1) the 0% Promotional Rate will expire at the end of the next billing cycle, and (2) you must pay this statement's New Balance Total by its Payment Due Date to avoid Periodic Rate Finance Charges after the end of the 0% Promotional Rate Offer on those balances existing as of the Closing Date of this statement.

CALCULATION OF BALANCES SUBJECT TO FINANCE CHARGE

Average Balance Method (including new Balance Transfers and new Cash Advances): We calculate separate Balances Subject to Finance Charge for Balance Transfers, Cash Advances, and for each Promotional Offer balance consisting of Balance Transfers or Cash Advances. We do this by: (1) calculating a daily balance for each day in this statement's billing cycle; (2) calculating a daily balance for each day prior to this statement's billing cycle that had a "Pre-Cycle balance" - a Pre-Cycle balance is a Balance Transfer or Cash Advance with a transaction date prior to this statement's billing cycle but with a posting date within this statement's billing cycle; (3) adding all the daily balances together; and (4) dividing the sum of the daily balances by the number of days in this statement's billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new Balance Transfers, new Cash Advances and any Transaction Fees, and subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

To calculate a daily balance for each day prior to this statement's billing cycle that had a Pre-Cycle balance, we take the beginning balance attributable solely to Pre-Cycle balances (which will be zero on the transaction date of the first Pre-Cycle balance), add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, and add only the applicable Pre-Cycle balances, and their related Transaction Fees. We exclude from this calculation all transactions posted in previous billing cycles.

Average Daily Balance Method (including new Purchases): We calculate separate Balances Subject to Finance Charge for Purchases and for each Promotional Offer balance consisting of Purchases. We do this by: (1) calculating a daily balance for each day in the billing cycle; (2) adding all the daily balances together; and (3) dividing the sum of the daily balances by the number of days in the billing cycle.

PAYMENTS

We credit payments as of the date received, if the payment is 1) received by 5 p.m. (Eastern Time), 2) received at the address shown in the bottom left-hand corner of the front of this statement, 3) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order, and 4) sent in the enclosed return envelope with only the bottom portion of this statement accompanying it. Payments received after 5 p.m. on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. We will reject payments that are not drawn in U.S. dollars and those drawn on a financial institution located outside of the United States. Credit for any other payments may be delayed up to five days. No payment shall operate as an accord and satisfaction without the prior written approval of one of our Senior Officers.

We process most payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft). Funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you. For more information or to stop the electronic funds transfers, call us at the number listed on the front.

If you have authorized us to pay your credit card bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us at least three business days before the automatic payment is scheduled to occur.

If your billing address or contact information has changed, or if your address is incorrect as it appears on this bill, please provide all corrections here.

Address 1 _____

Address 2 _____

City _____

State _____ Zip _____

Area Code & Home Phone _____

Area Code & Work Phone _____

Page 2 of 4

Prepared for: RICHARD A HADSELL
 Account Number: [REDACTED] 1158

June 2009 Statement
 Credit Line: \$5,000.00
 Cash or Credit Available: \$0.00



Finance Charge Schedule Continued

Category	Promotional Transaction Types	Daily Periodic Rate	Corresponding Annual Percentage Rate	APR Type	Balance Subject to Finance Charge
Purchases		0.024384%	8.90%	S	\$5,158.48

Annual Percentage Rate for this Billing Period: 8.90%
 (Includes Periodic Rate Finance Charges and Transaction Fee Finance Charges that results in an APR which exceeds the Corresponding APR above.)

APR Type Definitions: Promotional Transaction Types: BT = Balance Transfer, CB = Check treated as Balance Transfer; APR Type: S= Standard APR (APR normally in effect), P= Promotional APR (APR for limited time on eligible transactions)

Prepared for: RICHARD A HADSELL

Account Number: [REDACTED] 1158

May 2009 Statement

Credit Line: \$5,000.00

Cash or Credit Available: \$268.21



Account Information

Summary of Transactions

Previous Balance	\$2,471.14
Payments and Credits	- \$38.00
Purchases and Adjustments	+ \$2,280.44
Periodic Rate Finance Charges	+ \$27.21
Transaction Fee Finance Charges	+ \$0.00
New Balance Total	\$4,740.78

Billing Cycle and Payment Information

Days in Billing Cycle	32
Closing Date	05/04/09
Payment Due Date	05/28/09
Current Payment Due	\$74.00
Past Due Amount	+ \$0.00
Total Minimum Payment Due	\$ 74.00

Customer Service For information on your Account Visit: www.bankofamerica.com Call toll-free 1-800-626-2558 TDD hearing-impaired 1-800-348-3178 Mail Payments to: BANK OF AMERICA P.O. BOX 851001 DALLAS, TX 75285-1001 Mail Billing Inquiries to: BANK OF AMERICA P.O. BOX 15028 WILMINGTON, DE 19850-6028
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Transactions

Payments and Credits	Promotional Offer ID	Posting Date	Transaction Date	Reference Number	Account Number	Amount
PAYMENT ONLINE - EP		04/28	04/27			38.00 CR
Purchases and Adjustments						
MARIA DUVAL EVERETT CH		04/04	04/03	4050	1158	45.00
MARIA DUVAL EVERETT CH		04/04	04/03	3722	1158	30.00
GROUP M MARKETING, INC 6122635151 TX		04/04	04/03	0104	1158	89.00
CLKBANK COM_XDEHNQ4Q 800-380-6035 ID		04/08	04/04	7190	1158	69.95
MARIA DUVAL EVERETT CH		04/09	04/08	0421	1158	45.00
URBANNUTRI8005151070 800-518-1070 NJ		04/15	04/14	3324	1158	280.00
ULTIMATECOLONCLENSE CENTREVILLE VA		04/20	04/18	0857	1158	74.00
PURITAN'S PRIDE VITAMIN 800-848-9584 NY		04/21	04/20	8124	1158	159.68
SHP SWANSON HLTH PROD 800-437-4148 ND		04/21	04/20	0808	1158	83.28
SHP SWANSON HLTH PROD 800-437-4148 ND		04/21	04/20	7753	1158	142.36
HD WILLIAMS MTN HOME 800-888-1415 MD		04/22	04/21	6393	1158	134.94
PAYPAL RICEPLEX 4029357733 CA		04/27	04/26	6550	1158	119.50
FITNESS BARGAINS, INC. 581-762-3780 FL		04/28	04/26	4524	1158	568.00
SHP SWANSON HLTH PROD 800-437-4148 ND		04/28	04/27	5421	1158	19.95
SHP SWANSON HLTH PROD 800-437-4148 ND		04/28	04/27	7849	1158	133.13
BATTERYSPACE 510-525-2328 CA		04/28	04/28	9483	1158	107.72
GROUP M MARKETING, INC 6122635151 TX		05/04	05/03	0109	1158	89.00
CLKBANK COM_XDEHNQ4Q 800-380-6035 ID		05/04	05/04	7747	1158	69.95

WORLDPOINTS

2,111 MONTHLY EARNINGS
 0 BONUS POINTS THIS MONTH
 4,631 POINTS AVAILABLE

Important Information About Your Account

PAY YOUR BILL QUICKLY WITH THE PAY BY PHONE SERVICE. CALL 1.888.287.8258 TO USE THE AUTOMATED SERVICE OR DISCUSS OTHER PAYMENT OPTIONS.

04 004740790000740000003800000 [REDACTED] 1158

BANK OF AMERICA
 P.O. BOX 851001
 DALLAS, TX 75285-1001

RICHARD A HADSELL
 1515 E CHASE AVE
 EL CAJON CA 92020-8267-158

☐ Check here for a change of mailing address or phone number(s).
 Please provide all corrections on the reverse side.

Payment Information	
ACCOUNT NUMBER:	[REDACTED] 1158
NEW BALANCE TOTAL:	\$4,740.78
PAYMENT DUE DATE:	05/28/09
TOTAL MINIMUM PAYMENT DUE:	\$ 74.00
Enter Payment Amount Financed	
\$ [REDACTED]	

Mail this payment coupon along with a check or money order payable to: BANK OF AMERICA

15240222501 [REDACTED] 1158

IMPORTANT INFORMATION ABOUT THIS ACCOUNT

USE211 Rev. 04/08

CUSTOMER STATEMENT OF DISPUTED ITEM - Please call toll free 1.866.266.0212 Monday-Thursday 8am-9pm (Eastern Time), Friday 8am-7pm (Eastern Time) and Saturday 8am-6pm (Eastern Time). For prompt service please have the merchant reference number(s) available for the charge(s) in question.

PLEASE DO NOT ALTER WORDING ON THIS FORM AND DO NOT MAIL YOUR LETTER OR FORM WITH YOUR PAYMENT.

Choose only one dispute reason.

Your Name: _____
Transaction Date: _____
Amount \$: _____
Posting Date: _____
Disputed Amount \$: _____Account Number: _____
Reference Number: _____
Merchant Name: _____

- ☐ 1. The amount of the charge was incorrect from \$ _____ to \$ _____, or my card slip was added incorrectly. I enclosed a copy of the card slip that shows the correct amount.
- ☐ 2. I certify that the charge listed above was not made by me or a person authorized by me to use my card, nor were the goods or services represented by the transaction received by me (or a person authorized by me).
- ☐ 3. I have not received the merchandise that was to be shipped to me on _____ (MM/DD/YYYY). I have asked the merchant to credit my account.
- ☐ 4. I was issued a credit slip that was not shown on my statement. A copy of my credit slip is enclosed. The merchant has up to 30 days to credit your account.
- ☐ 5. Merchandise that was shipped to me has arrived damaged and/or defective. I returned it on _____ (MM/DD/YYYY) and asked the merchant to credit my account. Attach a letter describing how the merchandise was damaged and/or defective and a copy of the proof of return.
- ☐ 6. Although I did receive the above transaction, I have contacted the merchant, returned the merchandise on _____ (MM/DD/YYYY) and requested a credit. I refer to the credit on my card or I have overpaid. Attach a letter explaining why you are disputing this charge with a copy of the proof of return. If you are unable to return the merchandise, please explain.
- ☐ 7. I certify that the charge in question was a single transaction, but was posted twice to my statement. I did not authorize the second transaction. Sub #1 \$ _____ Reference # _____
Sub #2 \$ _____ Reference # _____

- ☐ 8. I notified the merchant on _____ (MM/DD/YYYY) to cancel this pre-authorized order (recurring bill). Please see explanation 8 and if available, enclose a copy of your contact and a copy of your telephone bill showing date and time of cancellation. Keep a file of cancellations/cancellation 8.
- ☐ 9. Although I did agree to the above transaction, I have contacted the merchant for a credit. The services to be provided on _____ (MM/DD/YYYY) were not received or were unsatisfactory. Attach a letter describing the services expected, your attempt to resolve with the merchant and a copy of your contact.
- ☐ 10. I certify that I do not recognize the transaction. Merchants often provide telephone numbers next to their name on your billing statement. Please attempt to contact the merchant for information.
- ☐ 11. If your dispute is for a different reason, please contact us at the above telephone number.

Signature (required): _____ Date: _____
Best contact telephone #: _____ Home #: _____

Billing rights are only preserved by written inquiry. To preserve your billing rights, please return a copy of this form and any supporting information regarding the merchant charge in question to: Attn: Billing Inquiries, P.O. Box 15026, Wilmington, DE 19810-0026, USA.

PLEASE KEEP THIS ORIGINAL FOR YOUR RECORDS AND SEND A COPY OF THIS STATEMENT.

GRACE PERIOD

"Grace Period" means the period of time during a billing cycle when you will not accrue Periodic Rate Finance Charges on certain transactions or balances. There is no Grace Period for Balance Transfers and Cash Advances. If you pay in full this statement's New Balance Total by its Payment Due Date and if you paid in full this statement's Previous Balance in this statement's billing cycle, then you will have a Grace Period during the billing cycle that began the day after this statement's Closing Date on the Purchase portion of this statement's New Balance Total.

During a 0% Promotional Rate Offer: 1) no Periodic Rate Finance Charges accrue on balances with the 0% Promotional Rate; and 2) you must pay the Total Minimum Payment Due by its Payment Due Date (and avoid any other "promotional turn-off event" as defined in your Credit Card Agreement) to maintain the 0% Promotional Rate.

** If a corresponding Annual Percentage Rate in the Finance Charge Schedule on the front of this statement contains a "****" symbol, then with respect to those balances: 1) the 0% Promotional Rate will expire at the end of the next billing cycle; and 2) you must pay this statement's New Balance Total by its Payment Due Date to avoid Periodic Rate Finance Charges after the end of the 0% Promotional Rate Offer on those balances existing as of the Closing Date of this statement.

CALCULATION OF BALANCES SUBJECT TO FINANCE CHARGE

Average Balance Method (including new Balance Transfers and new Cash Advances): We calculate separate Balances Subject to Finance Charge for Balance Transfers, Cash Advances, and for each Promotional Offer balance consisting of Balance Transfers or Cash Advances. We do this by: (1) calculating a daily balance for each day in this statement's billing cycle; (2) calculating a daily balance for each day prior to this statement's billing cycle that had a "Pre-Cycle balance" - a Pre-Cycle balance is a Balance Transfer or Cash Advance with a transaction date prior to this statement's billing cycle but with a posting date within this statement's billing cycle; (3) adding all the daily balances together; and (4) dividing the sum of the daily balances by the number of days in this statement's billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new Balance Transfers, new Cash Advances and mid Transaction Fees, and subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

To calculate a daily balance for each day prior to this statement's billing cycle that had a Pre-Cycle balance, we take the beginning balance attributable solely to Pre-Cycle balances (which will be zero on the transaction date of the first Pre-Cycle balance), add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, and add only the applicable Pre-Cycle balances, and their related Transaction Fees. We exclude from this calculation all transactions posted in previous billing cycles.

Average Daily Balance Method (including new Purchases): We calculate separate Balances Subject to Finance Charge for Purchases and for each Promotional Offer balance consisting of Purchases. We do this by: (1) calculating a daily balance for each day in the billing cycle; (2) adding all the daily balances together; and (3) dividing the sum of the daily balances by the number of days in the billing cycle.

PAYMENTS

We credit payments as of the date received, if the payment is 1) received by 5 p.m. (Eastern Time), 2) received at the address shown in the bottom left-hand corner of the front of this statement, 3) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order, and 4) sent in the enclosed return envelope with only the bottom portion of this statement accompanying it. Payments received after 5 p.m. on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. We will reject payments that are not drawn in U.S. dollars and those drawn on a financial institution located outside of the United States. Credit for any other payments may be delayed up to five days. No payment shall operate as an accord and satisfaction without the prior written approval of one of our Senior Officers.

We process most payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft). Funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you. For more information or to stop the electronic funds transfers, call us at the number listed on the front.

If you have authorized us to pay your credit card bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us at least three business days before the automatic payment is scheduled to occur.

If your billing address or contact information has changed, or if your address is incorrect as it appears on this bill, please provide all corrections here.

Address 1 _____

Address 2 _____

City _____

State _____ Zip _____

Area Code & Home Phone _____

Area Code & Work Phone _____

Prepared for: RICHARD A HADSELL

Account Number: [REDACTED] 1158

May 2009 Statement

Credit Line:

\$5,000.00

Cash or Credit Available:

\$259.21

**Finance Charge Schedule**

Category	Promotional Transaction Types	Daily Periodic Rate	Corresponding Annual Percentage Rate	APR Type	Balance Subject to Finance Charge
Balance Transfers		0.024384%	8.90%	S	\$0.00
Offer DKN8-VPKTZ	BT, CB	0.000000%	0.00%	P	
Offer DKN8-VPKT2	BT, CB	0.005452%	1.99%	P	\$0.00
Offer DKN8-VPKT3	BT, CB	0.005452%	1.99%	P	\$0.00
Cash Advances		0.068468%	24.99%	S	\$0.00
Purchases		0.024384%	8.90%	S	\$3,486.67

Annual Percentage Rate for this Billing Period:

8.90%

(Includes Periodic Rate Finance Charges and Transaction Fee Finance Charges that results in an APR which exceeds the Corresponding APR above.)

APR Type Definitions: Promotional Transaction Types: BT = Balance Transfer, CB = Check treated as Balance Transfer; APR Type: S= Standard APR (APR normally in effect), P= Promotional APR (APR for limited time on eligible transactions)

Prepared for: RICHARD A HADSELL

Account Number: 1158

April 2008 Statement

Credit Line: \$5,000.00

Cash or Credit Available: \$2,528.88



Account Information	
Summary of Transactions	
Previous Balance	\$1,252.72
Payments and Credits	\$20.00
Purchases and Adjustments	\$1,224.61
Periodic Rate Finance Charges	\$13.81
Transaction Fee Finance Charges	\$0.00
New Balance Total	\$2,471.14

Billing Cycle and Payment Information	
Days in Billing Cycle	30
Closing Date	04/02/09
Payment Due Date	04/29/09
Current Payment Due	\$38.00
Past Due Amount	\$0.00
Total Minimum Payment Due	\$ 38.00

Customer Service

For Information on Your Account Visit:
www.bankofamerica.com
Call toll-free 1-800-626-2658
TDD hearing-impaired 1-800-346-3178

Mail Payments to:
BANK OF AMERICA
P.O. BOX 851001
DALLAS, TX 75285-1001

Mail Billing Inquiries to:
BANK OF AMERICA
P.O. BOX 15028
WILMINGTON, DE 19850-5028

Transactions						
Payments and Credits	Promotional Offer ID	Posting Date	Transaction Date	Reference Number	Account Number	Amount
PAYMENT ONLINE - EP		03/28	03/25			20.00 CR
Purchases and Adjustments						
MARIA DUVAL EVERETT CH		03/04	03/03	2172	1158	45.00
MARIA DUVAL EVERETT CH		03/04	03/03	2184	1158	45.00
GROUP M MARKETING, INC 5122835161 TX		03/04	03/03	0169	1158	99.00
CLKBANK COM_XOEHNO4Q 800-390-6035 ID		03/04	03/04	7231	1158	69.85
GOOGINCOME 8008358570 KN		03/07	03/08	2766	1158	47.00
MARIA DUVAL EVERETT CH		03/14	03/13	5928	1158	45.00
MARIA DUVAL EVERETT CH		03/14	03/13	5934	1158	30.00
MARIA DUVAL EVERETT CH		03/14	03/13	5918	1158	45.00
INTEGRIS CORP. (E-COMM) 9728287307 TX		03/24	03/24	0038	1158	349.67
IMA NOUVEAU-TECH 716-871-2844 NV		03/25	03/24	7192	1158	299.00
MARIA DUVAL EVERETT CH		03/27	03/26	5600	1158	45.00
MARIA DUVAL EVERETT CH		03/27	03/26	5618	1158	45.00
WHITAKER HEALTH LETTER 800-538-8218 MD		03/31	03/30	7539	1158	69.99

WORLDPOINTS

1,225 MONTHLY EARNINGS
0 BONUS POINTS THIS MONTH
2,520 POINTS AVAILABLE

Important Information About Your Account

PAY YOUR BILL QUICKLY WITH THE PAY BY PHONE SERVICE. CALL 1.866.287.9258 TO USE THE AUTOMATED SERVICE OR DISCUSS OTHER PAYMENT OPTIONS.

TAX TIME IS HERE! CALL 1-866-481-1142 FOR DELIVERY OF THE 2008 YEAR-END SUMMARY WITHIN 4 BUSINESS DAYS FOR ONLY \$18.95.

REGISTER WITH ONLINE BANKING TO RECEIVE MERCHANT DISCOUNTS UP TO 20%
WWW.BANKOFAMERICA.COM/DISCOUNTS

04 002471140000380000002000000 1158

BANK OF AMERICA
P.O. BOX 851001
DALLAS, TX 75285-1001

RICHARD A HADSELL
1515 E CHASE AVE
EL CAJON CA 92020-8267-158

☐ Check here for a change of mailing address or phone number(s).
Please provide all corrections on the reverse side.

Payment Information

ACCOUNT NUMBER: 1158

NEW BALANCE TOTAL: \$2,471.14
PAYMENT DUE DATE: 04/29/09

TOTAL MINIMUM PAYMENT DUE
\$38.00

Enter Payment Amount Enclosed
\$

Mail this payment coupon along with a check or money order payable to: BANK OF AMERICA

0524022250 1158

IMPORTANT INFORMATION ABOUT THIS ACCOUNT

USE211 Rev. 04/08

CUSTOMER STATEMENT OF DISPUTED ITEM - Please call toll free 1.866.266.0212 Monday-Thursday 8am-9pm (Eastern Time), Friday 8am-7pm (Eastern Time) and Saturday 8am-6pm (Eastern Time). For prompt service please have the merchant reference number(s) available for the charge(s) in question.

PLEASE DO NOT ALTER WORDING ON THIS FORM AND DO NOT MAIL YOUR LETTER OR FORM WITH YOUR PAYMENT.

Choose only one dispute reason.

Your Name: _____
 Transaction Date: _____ Posting Date: _____
 Amount \$: _____ Disputed Amount \$: _____

Account Number: _____
 Reference Number: _____
 Merchant Name: _____

- ☐ 1. The amount of the charge was increased from \$_____ to \$_____ or my sales slip was added incorrectly. Enclosed is a copy of the sales slip that shows the correct amount.
- ☐ 2. I certify that the charge listed above was not made by me or a person authorized by me to use my card, nor were the goods or services represented by the transaction received by me or a person authorized by me.
- ☐ 3. I have not received the merchandise that was to be shipped to me on _____ (MM/DD/YYYY). I have asked the merchant to credit my account.
- ☐ 4. I was issued a credit slip that was not shown on my statement. A copy of my credit slip is enclosed. The merchant has up to 30 days to credit my account.
- ☐ 5. Merchandise that was shipped to me has arrived damaged and/or defective. I returned it on _____ (MM/DD/YYYY) and asked the merchant to credit my account. Attach a letter describing how the merchandise was damaged and/or defective and a copy of the proof of return.
- ☐ 6. Although I did engage in the above transaction, I have contacted the merchant, returned the merchandise on _____ (MM/DD/YYYY) and requested a credit. I either did not receive this credit or it was insufficient. Attach a letter explaining why you are disputing this charge with a copy of the proof of return if you are unable to return the merchandise, please explain.
- ☐ 7. I certify that the charge in question was a single transaction, but was posted twice to my statement. (did not authorize the second transaction) Sale #1 \$_____ Reference #_____ Sale #2 \$_____ Reference #_____

- ☐ 8. I notified the merchant on _____ (MM/DD/YYYY) to cancel the pre-authorized order (reservation). Please use cancellations and if available, enclose a copy of your contract and a copy of your telephone bill showing date and time of cancellation. Reason for cancellation (if applicable): _____
- ☐ 9. Although I did engage in the above transaction, I have contacted the merchant for a credit. The services he provided on _____ (MM/DD/YYYY) were as expected or were unsatisfactory. Attach a letter describing the services expected, your attempts to resolve with the merchant and a copy of your contract.
- ☐ 10. I certify that I do not recognize the transaction. Merchants often provide telephone numbers next to their name on your billing statement. Please attempt to contact the merchant for information.
- ☐ 11. If your dispute is for a different reason, please contact us at the above telephone number.

Signature (required): _____ Date: _____
 Best contact telephone #: _____ Home #: _____

Billing rights are only preserved by written inquiry. To preserve your billing rights, please return a copy of this form and any supporting information regarding the merchant charge in question to: Attn: Billing Inquiries, P.O. Box 15026, Wilmington, DE 19850-5026, USA.

PLEASE KEEP THE ORIGINAL FOR YOUR RECORDS AND SEND A COPY OF THIS STATEMENT.

GRACE PERIOD

"Grace Period" means the period of time during a billing cycle when you will not accrue Periodic Rate Finance Charges on certain transactions or balances. There is no Grace Period for Balance Transfers and Cash Advances. If you pay in full this statement's New Balance Total by its Payment Due Date and if you paid in full this statement's Previous Balance in this statement's billing cycle, then you will have a Grace Period during the billing cycle that began the day after this statement's Closing Date on the Purchase Portion of this statement's New Balance Total.

During a 0% Promotional Rate Offer: 1) no Periodic Rate Finance Charges accrue on balances with the 0% Promotional Rate; and 2) you must pay the Total Minimum Payment Due by its Payment Due Date (and avoid any other "promotional turn-off event" as defined in your Credit Card Agreement) to maintain the 0% Promotional Rate.

** If a corresponding Annual Percentage Rate in the Finance Charge Schedule on the front of this statement contains a "*" symbol, then with respect to those balances: 1) the 0% Promotional Rate will expire at the end of the next billing cycle; and 2) you must pay this statement's New Balance Total by its Payment Due Date to avoid Periodic Rate Finance Charges after the end of the 0% Promotional Rate Offer on those balances existing as of the Closing Date of this statement.

CALCULATION OF BALANCES SUBJECT TO FINANCE CHARGE

Average Balance Method (including new Balance Transfers and new Cash Advances): We calculate separate Balances Subject to Finance Charge for Balance Transfers, Cash Advances, and for each Promotional Offer balance consisting of Balance Transfers or Cash Advances. We do this by: (1) calculating a daily balance for each day in this statement's billing cycle; (2) calculating a daily balance for each day prior to this statement's billing cycle that had a "Pre-Cycle balance" - a Pre-Cycle balance is a Balance Transfer or Cash Advance with a transaction date prior to this statement's billing cycle but with a posting date within this statement's billing cycle; (3) adding all the daily balances together; and (4) dividing the sum of the daily balances by the number of days in this statement's billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new Balance Transfers, new Cash Advances and and Transaction Fees, and subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

To calculate a daily balance for each day prior to this statement's billing cycle that had a Pre-Cycle balance, we take the beginning balance attributable solely to Pre-Cycle balances (which will be zero on the transaction date of the first Pre-Cycle balance), add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, and add only the applicable Pre-Cycle balances, and their related Transaction Fees. We exclude from this calculation all transactions posted in previous billing cycles.

Average Daily Balance Method (including new Purchases): We calculate separate balances Subject to Finance Charge for Purchases and for each Promotional Offer balance consisting of Purchases. We do this by: (1) calculating a daily balance for each day in the billing cycle; (2) adding all the daily balances together; and (3) dividing the sum of the daily balances by the number of days in the billing cycle.

PAYMENTS

We credit payments as of the date received, if the payment is 1) received by 5 p.m. (Eastern Time), 2) received at the address shown in the bottom left-hand corner of the front of this statement, 3) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order, and 4) sent in the enclosed return envelope with only the bottom portion of this statement accompanying it. Payments received after 5 p.m. on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. We will reject payments that are not drawn in U.S. dollars and those drawn on a financial institution located outside of the United States. Credit for any other payments may be delayed up to five days. No payment shall operate as an accord and satisfaction without the prior written approval of one of our Senior Officers.

We process most payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer for process it as a check or paper draft. Funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you. For more information or to stop the electronic funds transfers, call us at the number listed on the front.

If you have authorized us to pay your credit card bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us at least three business days before the automatic payment is scheduled to occur.

If your billing address or contact information has changed, or if your address is incorrect as it appears on this bill, please provide all corrections here.

Address 1 _____

Address 2 _____

City _____

State _____ Zip _____

Area Code & Home Phone _____

Area Code & Work Phone _____

MISCELLANEOUS

For the complete terms and conditions of your account, consult your Credit Card Agreement. FIA Card Services is a trademark of FIA Card Services, N.A. This account is issued and administered by FIA Card Services, N.A.



Prepared for: RICHARD A HADSELL

April 2009 Statement

Account Number: [REDACTED] 1158

Credit Line: \$5,000.00

Cash or Credit Available: \$2,528.88

Important Information About Your Account Continued

LEARN HOW TO USE YOUR MASTERCARD CARD TO PAY ALL YOUR MONTHLY BILLS
WWW.MASTERCARD.COM/BILLPAY

Finance Charge Schedule

Category	Promotional Transaction Types	Daily Periodic Rate	Corresponding Annual Percentage Rate	APR Type	Balance Subject to Finance Charge
Balance Transfers		0.024384%	8.90%	S	\$0.00
Offer DKN8-VPKTZ	BT, CB	0.000000%	0.00%	P	
Offer DKN8-VPKT2	BT, CB	0.005452%	1.99%	P	\$0.00
Offer DKN8-VPKT3	BT, CB	0.005452%	1.99%	P	\$0.00
Cash Advances		0.088488%	24.99%	S	\$0.00
Purchases		0.024384%	8.90%	S	\$1,887.71

Annual Percentage Rate for this Billing Period:

(Includes Periodic Rate Finance Charges and Transaction Fee Finance Charges that results in an APR which exceeds the Corresponding APR above.)

8.90%

APR Type Definitions: Promotional Transaction Types: BT = Balance Transfer, CB = Check treated as Balance Transfer; APR Type: S= Standard APR (APR normally in effect), P= Promotional APR (APR for limited time on eligible transactions)

Enjoy a low 0% promotional APR on each eligible Balance Transfer and Check Cash Advance bearing Offer ID DKN6-VPKTZ posting to your account through your statement Closing Date in October 2009.*

- Create extra cash flow when you transfer balances from higher-rate credit cards.
- Access cash needed when the unexpected occurs.
- Simply deposit these checks into your bank account and use the money as you wish.
- Handle your finances conveniently on one monthly statement.

It's that simple.
If you prefer, call
1-888-515-3908 or visit
bankofamerica.com/easybt to
complete a balance transfer.

RICHARD A HADSELL
1515 E CHASE AVE
EL CAJON CA 92020-8267-158

Check not valid after 7/1/09

DATE 02-15 11
Offer ID DKN6-VPKTZ

PAY TO THE
ORDER OF

VOID

FIA Card Services, N.A.
Wilmington, Delaware

FOR

⑆031100160⑆ [REDACTED] 9653⑈ 1102

1102

DOLLARS

RICHARD A HADSELL
1515 E CHASE AVE
EL CAJON CA 92020-8267-158

Check not valid after 7/1/09

DATE 02-15 11
Offer ID DKN6-VPKTZ

PAY TO THE
ORDER OF

VOID

FIA Card Services, N.A.
Wilmington, Delaware

FOR

⑆031100160⑆ [REDACTED] 9653⑈ 1103

1103

DOLLARS

RICHARD A HADSELL
1515 E CHASE AVE
EL CAJON CA 92020-8267-158

Check not valid after 7/1/09

DATE 02-15 11
Offer ID DKN6-VPKTZ

PAY TO THE
ORDER OF

VOID

FIA Card Services, N.A.
Wilmington, Delaware

FOR

⑆031100160⑆ [REDACTED] 9653⑈ 1104

1104

DOLLARS

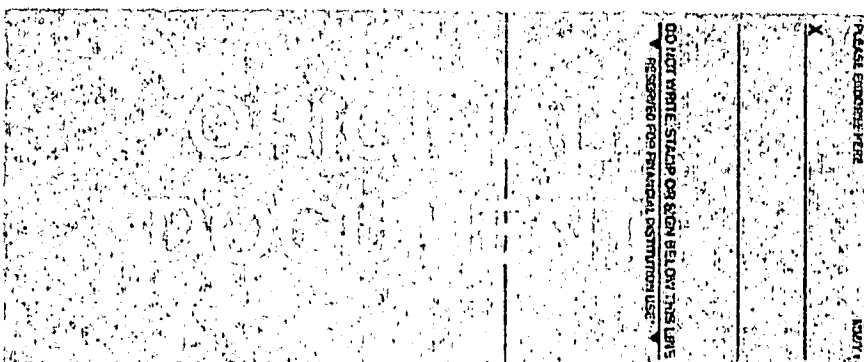
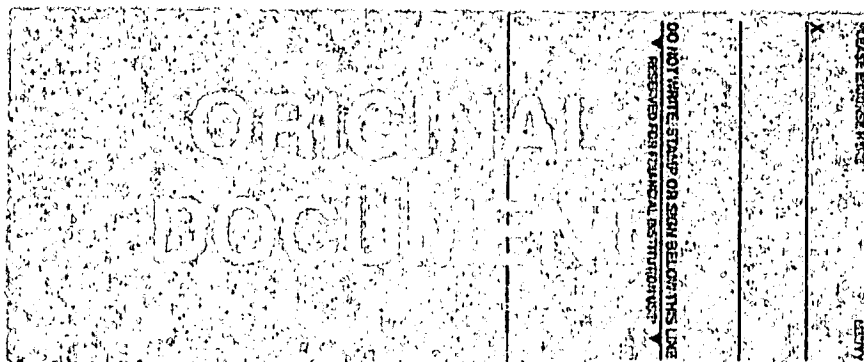
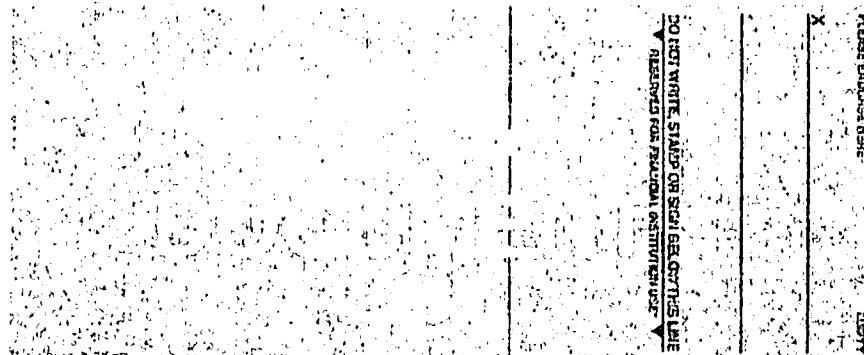
* Promotional Offer ID DKN6-VPKTZ:

The Promotional APR for these Balance Transfers and Check Cash Advances bearing this Offer ID is a corresponding ANNUAL PERCENTAGE RATE of 0%. This Promotional Offer will apply to eligible transactions posting to your account until this Promotional Offer ends on your statement Closing Date in October 2009. Check Cash Advances which get this Promotional Offer will post to your account as Balance Transfers. If you pay late, then as of the first day of the billing cycle in which that occurs, the promotional offer will end. When a Promotional Offer ends, its Promotional Rates will terminate. Any Balance Transfer or Check Cash Advance balance subject to that Promotional Rate will return to the Balance Transfer Standard Rate or Default Rate as applicable. Non-promotional Check Cash Advances are subject to the Cash Advance Standard Rate or Default Rate as applicable. See enclosed billing statement for the current rates.

The standard transaction fee for each Balance Transfer and Check Cash Advance is 3% of each transaction (min. \$10). However, if any Balance Transfer or Check Cash Advance posting to your account has a transaction date on or after June 1, 2009, the standard transaction fee will be 4% of each transaction (min. \$10).

Minimum Finance Charge \$1.50.

*See Disclosures on Reverse side.



4 things you should know about your checks

- 1) You can use them almost anywhere. The enclosed checks are good at all the same places that accept regular checks.
- 2) Your checks are good for extra cash. Just write a check out to yourself and cash or deposit it at the bank.
- 3) They're an easy way to pay for anything. Use your checks to take care of bills, make a big purchase, or cover unexpected expenses.
- 4) The money comes out of your available credit on your credit card account. So you can buy what you need now, without having to dip into your bank account.

* Balance Transfer and Check Cash Advances are processed in accordance with the terms of your Credit Card Agreement ("Agreement") and are subject to account status, delinquency, and credit availability. There is no grace period for Balance Transfers or Cash Advances. Finance Charges accrue from the transaction date. The transaction date for each access check is the date you or the person to whom the check is made payable first deposits or cashes the check.

The Average Balance Method (including new Balance Transfers and new Cash Advances) as described in your Agreement (and on your billing statement) is used to compute your balance subject to finance charge for Balance Transfers, Cash Advances, and Promotional Offer balances consisting of Balance Transfers and Cash Advances.

You may not use a Balance Transfer or Check Cash Advance or any other Cash Advance, to make a payment on this or any other account issued by FIA Card Services, N.A. Use of these checks as repayment will result in a Returned Payment Fee as described in your Agreement.

All Balance Transfer and Cash Advance transactions may be subject to transaction fees in accordance with the terms of your Agreement. See your Agreement for any other applicable transaction fees.

Promotional Annual Percentage Rate (APR) offers are subject to credit availability and account status.

Non-promotional APRs are subject to change in accordance with the terms of your Agreement, as may be amended (including APR amendments, if any, accompanying this billing statement). These changes may increase your non-promotional APRs. If you have not used your account since rejecting any APR increase notification sent to you, use of your Account (including use of any access checks) will result in the new APR being applied to your account. In addition, we may increase the APRs on your account up to the Default Rate without giving you notice. For additional APR information, please refer to the Finance Charge Schedule located on the front of your current billing statement and to your Agreement.

World MasterCard and Visa Signature credit card accounts: Balance Transfers and Cash Advances are subject to authorization by FIA Card Services, N.A., and may be limited to the value of your available revolving line. All credit card accounts other than World MasterCard and Visa Signature credit card accounts: Borrowing the full amount of your available credit may result in an overdraft fee, as applicable.

We will allocate payments to balances (including new transactions) with lower APRs before balances with higher APRs.

This credit card program is issued and administered by FIA Card Services, N.A.

American Express is a federally registered service mark of American Express, and is used pursuant to a license. MasterCard and World MasterCard are registered trademarks of MasterCard International Incorporated and are used pursuant to license. Visa and Visa Signature are registered trademarks of Visa International Service Association, and are used pursuant to license from Visa U.S.A. Inc.

Platinum Plus, WorldPoints, and Quantum are registered trademarks of FIA Card Services, N.A.

©2013 FIA Card Services, N.A. (011-ANI)

Prepared for: RICHARD A HADSELL

Account Number: [REDACTED] 1158

March 2009 Statement

Credit Line: \$5,000.00

Cash or Credit Available: \$3,747.28

WorldPoints **Account Information****Summary of Transactions**

Previous Balance	\$837.00
Payments and Credits	- \$52.48
Purchases and Adjustments	+ \$360.64
Periodic Rate Finance Charges	+ \$7.56
Transaction Fee Finance Charges	+ \$0.00
New Balance Total	\$1,252.72

Billing Cycle and Payment Information

Days in Billing Cycle	28
Closing Date	03/03/09
Payment Due Date	03/28/09
Current Payment Due	\$20.00
Past Due Amount	+ \$0.00
Total Minimum Payment Due	\$ 20.00

Customer Service
For Information on Your Account Visit: www.bankofamerica.com Call toll-free 1-800-828-2558 TDD hearing-impaired 1-800-346-3178
Mail Payments to: BANK OF AMERICA P.O. BOX 851001 DALLAS, TX 75285-1001
Mail Billing Inquiries to: BANK OF AMERICA P.O. BOX 15028 WILMINGTON, DE 19850-5028

Transactions

	Promotional Offer ID	Posting Date	Transaction Date	Reference Number	Account Number	Amount
Payments and Credits						
PAYMENT ONLINE - EP		02/28	02/28			52.00 CR
PROMO RATE FINANCE CHARGE ADJ		02/28	02/04			0.48 CR
Purchases and Adjustments						
CLKBANK.COM_XDEHNC4Q 800-360-6035 ID		02/04	02/04	2767	1158	69.85
EMILLIONAIRESYSTEM 8009523046 KN		02/21	02/20	3458	1158	1.95
MYVITANET.COM 8008078080 NY		02/21	02/20	0018	1158	21.84
EMILLIONAIRESYSTEM 8009523046 KN		02/23	02/21	6487	1158	197.00
WILLIAMS HEALTH LETTER 800-527-3044 MD		02/24	02/23	8140	1158	69.80

WORLDPOINTS

361 MONTHLY EARNINGS
0 BONUS POINTS THIS MONTH
1,295 POINTS AVAILABLE

Important Information About Your Account

PAY YOUR BILL QUICKLY WITH THE PAY BY PHONE SERVICE. CALL 1.866.287.9258 TO USE THE AUTOMATED SERVICE OR DISCUSS OTHER PAYMENT OPTIONS.

TAX TIME IS HERE! CALL 1-866-491-1142 FOR DELIVERY OF THE 2008 YEAR-END SUMMARY WITHIN 4 BUSINESS DAYS FOR ONLY \$19.95.

LEARN HOW TO USE YOUR MASTERCARD CARD TO PAY ALL YOUR MONTHLY BILLS
WWW.MASTERCARD.COM/BILLPAY

REGISTER WITH ONLINE BANKING TO RECEIVE MERCHANT DISCOUNTS UP TO 20%
WWW.BANKOFAMERICA.COM/DISCOUNTS

04 001252720000200000005200000 [REDACTED] 1158

BANK OF AMERICA
P.O. BOX 851001
DALLAS, TX 75285-1001

RICHARD A HADSELL
1515 E CHASE AVE
EL CAJON CA 92020-8267-158

☐ Check here for a change of mailing address or phone number(s).
Please provide all corrections on the reverse side.

Payment Information				
ACCOUNT NUMBER: [REDACTED] 1158				
NEW BALANCE TOTAL: \$1,252.72				
PAYMENT DUE DATE: 03/28/09				
<table border="0"> <tr> <td>TOTAL MINIMUM PAYMENT DUE</td> <td>Enter Payment Amount Enclosed</td> </tr> <tr> <td>\$ 20.00</td> <td>\$ <input type="text"/></td> </tr> </table>	TOTAL MINIMUM PAYMENT DUE	Enter Payment Amount Enclosed	\$ 20.00	\$ <input type="text"/>
TOTAL MINIMUM PAYMENT DUE	Enter Payment Amount Enclosed			
\$ 20.00	\$ <input type="text"/>			

Mail this payment coupon along with a check or money order payable to: BANK OF AMERICA

15240222501 [REDACTED] 1158

IMPORTANT INFORMATION ABOUT THIS ACCOUNT

USE211 Rev. 04/08

CUSTOMER STATEMENT OF DISPUTED ITEM - Please call toll free 1.866.266.0212 Monday-Thursday 8am-9pm (Eastern Time), Friday 8am-7pm (Eastern Time) and Saturday 8am-6pm (Eastern Time). For prompt service please have the merchant reference number(s) available for the charge(s) in question.

PLEASE DO NOT ALTER WORDING ON THIS FORM AND DO NOT MAIL YOUR LETTER OR FORM WITH YOUR PAYMENT.

Circle only one dispute reason.

Your Name: _____
Transaction Date: _____ Posting Date: _____
Amount \$: _____ Unpaid Amount \$: _____Account Number: _____
Reference Number: _____
Merchant Name: _____

- ☐ 1. The amount of the charge was incorrect from \$_____ to \$_____ or my sales slip was added incorrectly. Enclosed is a copy of the sales slip that shows the correct amount.
- ☐ 2. I certify that the charge listed above was not made by me or a person authorized by me to use my card, nor were the goods or services represented by the transaction received by me or a person authorized by me.
- ☐ 3. I have not received the merchandise that was to be shipped to me on ____/____/____ (MM/DD/YYYY). I have asked the merchant to credit my account.
- ☐ 4. I was issued a credit slip that was not shown on my statement. A copy of my credit slip is enclosed. The merchant has up to 30 days to credit your account.
- ☐ 5. Merchandise that was shipped to me has arrived damaged and/or defective. I returned it on ____/____/____ (MM/DD/YYYY) and asked the merchant to credit my account. Attach a letter describing how the merchandise was damaged and/or defective and a copy of the proof of return.
- ☐ 6. Although I did engage in the above transaction, I have consumed the merchandise, returned the merchandise on ____/____/____ (MM/DD/YYYY) and requested a credit. I either did not receive this credit or it was unsatisfactory. Attach a letter explaining why you are disputing this charge with a copy of the proof of return. If you are unable to return the merchandise, please explain.
- ☐ 7. I certify that the charge in question was a single transaction, but was posted twice in my statement. I did not authorize the second transaction. Set #1 \$_____ Reference #_____

- ☐ 8. I notified the merchant on ____/____/____ (MM/DD/YYYY) in writing the pre-authorized order (reservation). Please note cancel you if and if available, enclose a copy of your contract and a copy of your receipts or bill showing date and time of cancellation. Reason for cancelation/cancellation is:

- ☐ 9. Although I did engage in the above transaction, I have consumed the merchandise. The services provided on ____/____/____ (MM/DD/YYYY) were not received or were unsatisfactory. Attach a letter describing the services expected, your attempts to resolve with the merchant and a copy of your contract.
- ☐ 10. I certify that I do not recognize the transaction. Merchants often provide telephone numbers next to their name on your billing statement. Please attempt to contact the merchant for information.
- ☐ 11. If your dispute is for a different reason, please contact us at the above telephone number.

Signature (required): _____

Date: _____

Best contact telephone #: _____

Home #: _____

Billing rights are only preserved by written inquiry. To preserve your billing rights, please return a copy of this form and any supporting information regarding the merchant charge in question to: Attn: Billing Inquiries, P.O. Box 15026, Wilmington, DE 19850-5026, USA.

PLEASE KEEP THE ORIGINAL FOR YOUR RECORDS AND SEND A COPY OF THIS STATEMENT.

GRACE PERIOD

"Grace Period" means the period of time during a billing cycle when you will not accrue Periodic Rate Finance Charges on certain transactions or balances. There is no Grace Period for Balance Transfers and Cash Advances. If you pay in full this statement's New Balance Total by its Payment Due Date and if you paid in full this statement's Previous Balance in this statement's billing cycle, then you will have a Grace Period during the billing cycle that begins the day after this statement's Closing Date on the Purchase portion of this statement's New Balance Total.

During a 0% Promotional Rate Offer: 1) no Periodic Rate Finance Charges accrue on balances with the 0% Promotional Rate and 2) you must pay the Total Minimum Payment Due by its Payment Due Date (and avoid any other "penetration turn-off event" as defined in your Credit Card Agreement) to maintain the 0% Promotional Rate.

If a corresponding Annual Percentage Rate in the Finance Charge Schedule on the front of this statement contains a "0%" symbol, then with respect to those balances: 1) the 0% Promotional Rate will expire at the end of the next billing cycle, and 2) you must pay this statement's New Balance Total by its Payment Due Date to avoid Periodic Rate Finance Charges after the end of the 0% Promotional Rate Offer on those balances existing as of the Closing Date of this statement.

CALCULATION OF BALANCES SUBJECT TO FINANCE CHARGE

Average Balance Method (including new Balance Transfers and new Cash Advances): We calculate separate Balances Subject to Finance Charge for Balance Transfers, Cash Advances, and for each Promotional Offer balance consisting of Balance Transfers or Cash Advances. We do this by: (1) calculating a daily balance for each day in this statement's billing cycle; (2) calculating a daily balance for each day prior to this statement's billing cycle that had a "Pre-Cycle balance" - a Pre-Cycle balance is a Balance Transfer or Cash Advance with a transaction date prior to this statement's billing cycle but with a posting date within this statement's billing cycle; (3) adding all the daily balances together; and (4) dividing the sum of the daily balances by the number of days in this statement's billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new Balance Transfers, new Cash Advances and any Transaction Fees, and subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

To calculate a daily balance for each day prior to this statement's billing cycle that had a Pre-Cycle balance, we take the beginning balance attributable solely to Pre-Cycle balances (which will be zero on the transaction date of the first Pre-Cycle balance), add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, and add only the applicable Pre-Cycle balances, and their related Transaction Fees. We exclude from this calculation all transactions posted in previous billing cycles.

Average Daily Balance Method (including new Purchases): We calculate separate Balances Subject to Finance Charge for Purchases and for each Promotional Offer balance consisting of Purchases. We do this by: (1) calculating a daily balance for each day in the billing cycle; (2) adding all the daily balances together; and (3) dividing the sum of the daily balances by the number of days in the billing cycle.

PAYMENTS

We credit payments as of the date received, if the payment is 1) received by 5 p.m. (Eastern Time), 2) received at the address shown in the bottom left-hand corner of the front of this statement, 3) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order, and 4) sent in the enclosed return envelope with only the bottom portion of this statement accompanying it. Payments received after 5 p.m. on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. We will reject payments that are not drawn in U.S. dollars and those drawn on a financial institution located outside of the United States. Credit for any other payments may be delayed up to five days. No payment shall operate as an accord and satisfaction without the prior written approval of one of our Senior Officers.

We process most payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft). Funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you. For more information or to stop the electronic funds transfers, call us at the number listed on the front.

If you have authorized us to pay your credit card bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us at least three business days before the automatic payment is scheduled to occur.

If your billing address or contact information has changed, or if your address is incorrect as it appears on this bill, please provide all corrections here.

Address 1 _____

Address 2 _____

City _____

State _____ Zip _____

Area Code & Home Phone _____

Area Code & Work Phone _____



Prepared for: RICHARD A HADSELL

March 2009 Statement

Account Number: [REDACTED] 158

Credit Line: \$5,000.00
Cash or Credit Available: \$3,747.28

Finance Charge Schedule					
Category	Promotional Transaction Types	Daily Periodic Rate	Corresponding Annual Percentage Rate	APR Type	Balance Subject to Finance Charge
Balance Transfers		0.024384%	8.90%	S	\$0.00
Offer DKN6-VPKTZ	BT, CB	0.000000%	0.00%	P	
Offer DKN6-VPKT2	BT, CB	0.005452%	1.99%	P	\$0.00
Offer DKN6-VPKT3	BT, CB	0.005452%	1.99%	P	\$0.00
Cash Advances		0.088468%	24.99%	S	\$0.00
Purchases		0.024384%	8.90%	S	\$1,108.88

Annual Percentage Rate for this Billing Period: 8.90%
(Includes Periodic Rate Finance Charges and Transaction Fee Finance Charges that results in an APR which exceeds the Corresponding APR above.)

APR Type Definitions: Promotional Transaction Types: BT = Balance Transfer, CB = Check treated as Balance Transfer; APR Type: S= Standard APR (APR normally in effect), P= Promotional APR (APR for limited time on eligible transactions)

**Consolidate your
balances and make just
one monthly payment.***

- **Create extra cash flow** when you transfer balances from higher-rate credit cards.
- **Access cash** needed when the unexpected occurs.
- **Simply deposit** these checks into your bank account and use the money as you wish.
- **Handle your finances** conveniently on one monthly statement.

It's that simple.

**RICHARD A HADSELL
1515 E CHASE AVE
EL CAJON CA 92020-8267-158**

DATE: 02-16
311

**PAY TO THE
ORDER OF**

VOID

FIA Card Services, N.A.
Wilmington, Delaware

FOR

1:03 1:00 1:60: [REDACTED] 96 53 1099

1099

1100

RICHARD A HADSELL
1515 E CHASE AVE
EL CAJON CA 92020-8267-158

DATE 6-2-66
311

PAY TO THE
ORDER OF

VOID

TIA Card Services, N.A.
Wilmington, Delaware

FOR

1:03 11001601: [REDACTED] 965311 1100

1101

**RICHARD A HADSELL
1515 E CHASE AVE
EL CAJON CA 92020-8267-158**

DATE 02-16
311

**PAY TO THE
ORDER OF**

VOID

FIA Carol Serckes, N.A.
Wilmington, Delaware

FOR

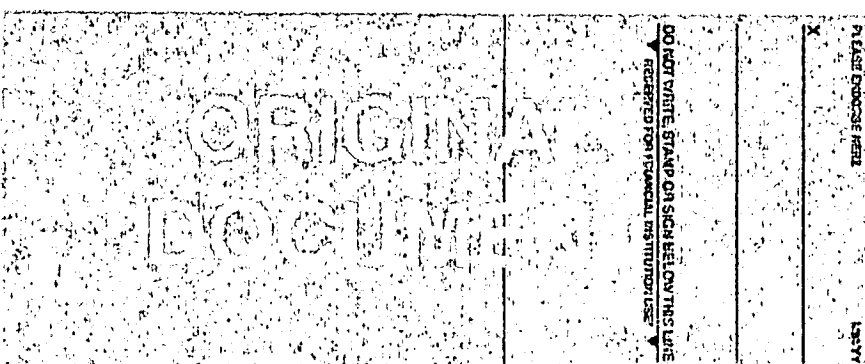
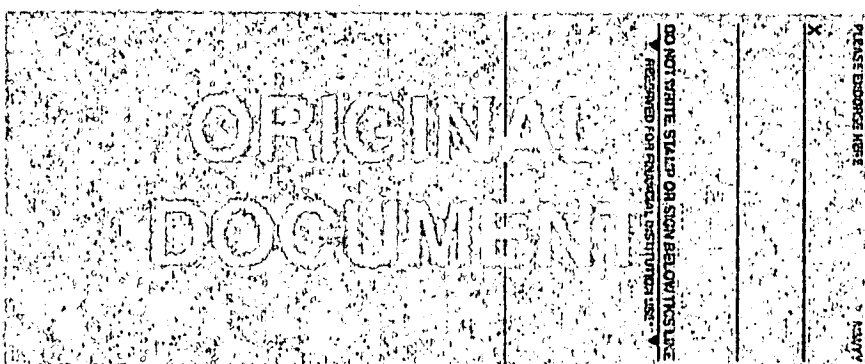
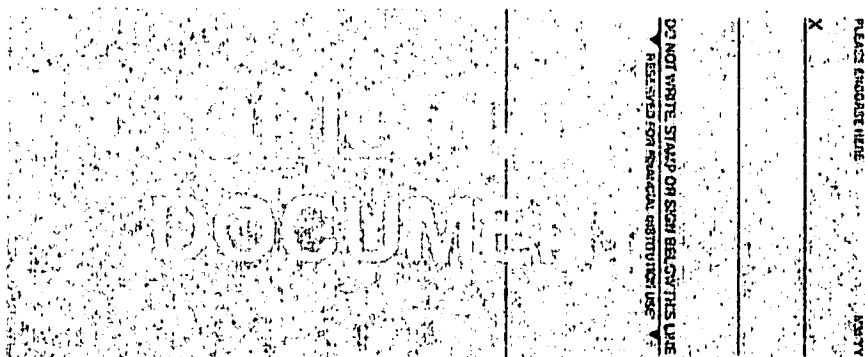
1:03 11001601: [REDACTED] 865311 1101

Use these checks to simplify and organize your finances.

The standard transaction fee for each Check Cash Advance is 3% of each transaction (min. \$10).

Minimum Finance Charge \$1.50.

*See Disclosures on Reverse side.



4 things you should know about your checks

- 1) You can use them almost anywhere. The enclosed checks are good at all the same places that accept regular checks.
- 2) Your checks are good for extra cash. Just write a check out to yourself and cash or deposit it at the bank.
- 3) They're an easy way to pay for anything. Use your checks to take care of bills, make a big purchase, or cover unexpected expenses.
- 4) The money comes out of your available credit on your credit card account. So you can buy what you need now, without having to dip into your bank account.

Balance Transfers and Check Cash Advances are processed in accordance with the terms of your Cash Card Agreement ("Agreement") and are subject to account status, delinquency, and credit availability. There is no grace period for Balance Transfers or Cash Advances. Finance Charges accrue from the transaction date. The transaction date for each access check is the date you or the person to whom the check is made payable first deposits or cashes the check.

The Average Balance Method (including new Balance Transfers and new Cash Advances) as described in your Agreement (and on your billing statement) is used to compute your balance subject to finance charge for Balance Transfers, Cash Advances, and Promotional Offer balances consisting of Balance Transfers and Cash Advances.

You may not use a Balance Transfer or Check Cash Advance or any other Cash Advance, to make a payment on this or any other account issued by FIA Card Services, N.A. Use of these checks in repayment will result in a Returned Payment fee as described in your Agreement.

All Balance Transfer and Cash Advance transactions may be subject to transaction fees in accordance with the terms of your Agreement. See your Agreement for any other applicable transaction fees.

Promotional Annual Percentage Rate (APR) offers are subject to credit availability and account status.

Non-promotional APRs are subject to change in accordance with the terms of your Agreement, as may be amended (including APR amendments, if any, accompanying this billing statement). These changes may increase your non-promotional APRs. If you have not used your account since receiving any APR increase notification sent to you, use of your Account (including one of any access checks) will result in the new APR being applied to your account. In addition, we may increase the APRs on your account up to the Default Rate without giving you notice. For additional APR information, please refer to the Finance Charge Schedule located on the front of your current billing statement and to your Agreement.

World MasterCard and Visa Signature credit card accounts, Balance Transfers and Cash Advances are subject to authorization by FIA Card Services, N.A. and may be limited to the value of your available revolving line. All credit card accounts other than World MasterCard and Visa Signature credit card accounts borrowing the full amount of your available credit may result in an overlimit fee, as applicable.

We will allocate payments to balances (including new transactions) with lower APRs before balances with higher APRs.

This credit card program is issued and administered by FIA Card Services, N.A.

American Express is a federally registered service mark of American Express, and is used pursuant to a license. MasterCard and World MasterCard are registered trademarks of MasterCard International Incorporated and are used pursuant to license. Visa and Visa Signature are registered trademarks of Visa International Service Association, and are used pursuant to license from Visa U.S.A., Inc.

Platinum Plus, WorldPoints, and Quantum are registered trademarks of FIA Card Services, N.A.

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Prepared for: RICHARD A HADSELL

Account Number: 1158

February 2009 Statement

Credit Line: \$5,000.00

Cash or Credit Available: \$4,083.00



Account Information

Summary of Transactions

Previous Balance	\$538.90
Payments and Credits	- \$185.00
Balance Transfers	+ \$134.50
Purchases and Adjustments	+ \$434.00
Periodic Rate Finance Charges	+ \$4.60
Transaction Fee Finance Charges	+ \$20.00
New Balance Total	\$837.00

Billing Cycle and Payment Information

Days in Billing Cycle	29
Closing Date	02/03/09
Payment Due Date	02/28/09
Current Payment Due	\$52.00
Past Due Amount	+
Total Minimum Payment Due	\$ 52.00

Customer Service

For information on your account visit
www.bankofamerica.com
Call toll-free 1-800-828-2556
TDD hearing-impaired 1-800-348-3178

Mail Payments to:
BANK OF AMERICA
P.O. BOX 851001
DALLAS, TX 75285-1001

Mail Billing Inquiries to:
BANK OF AMERICA
P.O. BOX 15028
WILMINGTON, DE 19850-5028

Transactions

Payments and Credits	Promotional Offer ID	Posting Date	Transaction Date	Reference Number	Account Number	Amount
PROMOTION STATEMENT CREDIT		01/21	01/21	4376		20.00 CR
BA ELECTRONIC PAYMENT		01/28				175.00 CR
Balance Transfers						
CHECK CHECK # 001079		01/15	01/12	5192	1158	88.50
BALANCE TRANSFER TRANSACTION FEE		01/15	01/12	5192	1158	10.00
CHECK CHECK # 001078		01/20	01/14	5977	1158	35.00
BALANCE TRANSFER TRANSACTION FEE		01/20	01/14	5977	1158	10.00
Purchases and Adjustments						
LATE FEE FOR PAYMENT DUE 01/25		01/28	01/25	0679		39.00
GROUP M MARKETING, INC 5122635151 TX		02/02	02/01	0128	1158	395.00

WORLDPOINTS

395 MONTHLY EARNINGS
0 BONUS POINTS THIS MONTH
934 POINTS AVAILABLE

WE DID NOT RECEIVE YOUR PAYMENT BY THE PAYMENT DUE DATE. AS A RESULT THE FOLLOWING PROMOTIONAL OFFER(S) WILL NO LONGER BE IN EFFECT AFTER THE CLOSING DATE SHOWN ON THIS STATEMENT. OFFER ID(S): DKN6-VPKTS.

Important Information About Your Account

YOUR PAYMENT WAS NOT RECEIVED BY THE DUE DATE. TO AVOID FUTURE FEES OR RATE INCREASES, PLEASE MAKE YOUR PAYMENTS ON TIME. REMEMBER, IF TWICE IN 12 MONTHS YOUR PAYMENT IS RECEIVED AFTER THE DUE DATE, YOUR APR MAY INCREASE.

04 000937000000520000017500000 1158

BANK OF AMERICA
P.O. BOX 851001
DALLAS, TX 75285-1001

RICHARD A HADSELL
1515 E CHASE AVE
EL CAJON CA 92020-8267-158

☐ Check here for a change of mailing address or phone number(s).
Please provide all corrections on the reverse side.

Payment Information	
ACCOUNT NUMBER:	1158
NEW BALANCE TOTAL:	\$837.00
PAYMENT DUE DATE:	02/28/09
TOTAL MINIMUM PAYMENT DUE	\$ 52.00
Enter Payment Amount Enclosed	\$

Mail this payment coupon along with a check or money order payable to: BANK OF AMERICA

:524022250: 1158

IMPORTANT INFORMATION ABOUT THIS ACCOUNT

USE211 Rev. 04/08

CUSTOMER STATEMENT OF DISPUTED ITEM - Please call toll free 1.866.266.0212 Monday-Thursday 8am-9pm (Eastern Time), Friday 8am-7pm (Eastern Time) and Saturday 8am-6pm (Eastern Time). For prompt service please have the merchant reference number(s) available for the charge(s) in question.

PLEASE DO NOT ALTER WORDING ON THIS FORM AND DO NOT MAIL YOUR LETTER OR FORM WITH YOUR PAYMENT.

Check only one dispute reason.

Your Name: _____
Transaction Date: _____ Posting Date: _____
Amount \$: _____ Disputed Amount \$: _____Account Number: _____
Reference Number: _____
Merchant Name: _____

- ☐ 1. The amount of the charge was increased from \$_____ to \$_____ or my sales slip was added incorrectly. Enclosed is a copy of the sales slip that shows the correct amount.
- ☐ 2. I certify that the charge listed above was not made by me or a person authorized by me to use my card, nor were the goods or services rendered by the transaction received by me or a person authorized by me.
- ☐ 3. I have not received the merchandise that was shipped to me on _____ (MM/DD/YY). I have asked the merchant to credit my account.
- ☐ 4. I was issued a credit slip that was not shown on my statement. A copy of any credit slip is enclosed. The merchant has up to 30 days to credit your account.
- ☐ 5. Merchandise that was shipped to me has arrived damaged and/or defective. I returned it on _____ (MM/DD/YY) and asked the merchant to credit my account. Attach a letter describing how the merchandise was damaged and/or defective and a copy of the proof of return.
- ☐ 6. Although I did agree to the above transaction, I have contacted the merchant, returned the merchandise on _____ (MM/DD/YY) and requested a credit. I either did not receive this credit or it was insufficient. Attach a letter explaining why you are disputing this charge with a copy of the proof of return. If you are unable to return the merchandise, please explain.
- ☐ 7. I certify that the charge in question was a single transaction, but was posted twice on my statement. I did not authorize the second transaction. See #15 Reference # _____

- ☐ 8. I notified the merchant on _____ (MM/DD/YY) in cancel the pre-authorized under (reservation). Please note cancellation # and if available, enclose a copy of your contract and a copy of your telephone bill showing date and time of cancellation. Reason for cancellation / cancellation #:

- ☐ 9. Although I did agree to the above transaction, I have contacted the merchant for a credit. The services or goods provided on _____ (MM/DD/YY) were not received or were unsatisfactory. Attach a letter describing the services requested, your attempt to resolve with the merchant and a copy of your contract.
- ☐ 10. I certify that I do not recognize the transaction. Merchants often provide telephone numbers next to their name on your billing statement. Please attempt to contact the merchant for information.
- ☐ 11. If your dispute is for a different reason, please contact us at the above telephone number.

Signature (required): _____ Date: _____
Best contact telephone #: _____ Home #: _____

Billing rights are only preserved by written inquiry. To preserve your billing rights, please return a copy of this form and any supporting information regarding the merchant charge in question to: Arco Billing Inquiries, P.O. Box 15036, Wilmington, DE 19850-5026, USA.

PLEASE KEEP THE ORIGINAL FOR YOUR RECORDS AND SEND A COPY OF THIS STATEMENT.

GRACE PERIOD

"Grace Period" means the period of time during a billing cycle when you will not accrue Periodic Rate Finance Charges on certain transactions or balances. There is no Grace Period for Balance Transfers and Cash Advances. If you pay in full this statement's New Balance Total by its Payment Due Date and if you paid in full this statement's Previous Balance in this statement's billing cycle, then you will have a Grace Period during the billing cycle that begins the day after this statement's Closing Date on the Purchase portions of this statement's New Balance Total.

During a 0% Promotional Rate Offer: 1) no Periodic Rate Finance Charges accrue on balances with the 0% Promotional Rate; and 2) you must pay the Total Minimum Payment Due by its Payment Due Date (and avoid any other "penalties" or "events" as defined in your Credit Card Agreement) to maintain the 0% Promotional Rate.

If a corresponding Annual Percentage Rate in the Finance Charge Schedule on the front of this statement contains a "0" symbol, then with respect to those balances: 1) the 0% Promotional Rate will expire at the end of the next billing cycle; and 2) you must pay this statement's New Balance Total by its Payment Due Date to avoid Periodic Rate Finance Charges after the end of the 0% Promotional Rate Offer on those balances existing as of the Closing Date of this statement.

CALCULATION OF BALANCES SUBJECT TO FINANCE CHARGE

Average Balance Method (including new Balance Transfers and new Cash Advances): We calculate separate Balances Subject to Finance Charge for Balance Transfers, Cash Advances, and for each Promotional Offer balance consisting of Balance Transfers or Cash Advances. We do this by: (1) calculating a daily balance for each day in this statement's billing cycle; (2) calculating a daily balance for each day prior to this statement's billing cycle that had a "Pre-Cycle balance" - a Pre-Cycle balance is a Balance Transfer or Cash Advance with a transaction date prior to this statement's billing cycle but with a posting date within this statement's billing cycle; (3) adding all the daily balances together; and (4) dividing the sum of the daily balances by the number of days in this statement's billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new Balance Transfers, new Cash Advances and new Transaction Fees, and subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

To calculate a daily balance for each day prior to this statement's billing cycle that had a Pre-Cycle balance, we take the beginning balance attributable solely to Pre-Cycle balances (which will be zero on the transaction date of the first Pre-Cycle balance), add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, and add only the applicable Pre-Cycle balances, and their related Transaction Fees. We exclude from this calculation all transactions posted in previous billing cycles.

Average Daily Balance Method (including new Purchases): We calculate separate Balances Subject to Finance Charge for Purchases and for each Promotional Offer balance consisting of Purchases. We do this by: (1) calculating a daily balance for each day in the billing cycle; (2) adding all the daily balances together; and (3) dividing the sum of the daily balances by the number of days in the billing cycle.

PAYMENTS

We credit payments as of the date received, if the payment is 1) received by 5 p.m. (Eastern Time), 2) received in the address shown in the bottom left-hand corner of the front of this statement, 3) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order, and 4) sent in the enclosed return envelope with only the bottom portion of this statement accompanying it. Payments received after 5 p.m. on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. We will reject payments that are not drawn in U.S. dollars and those drawn on a financial institution located outside of the United States. Credit for any other payments may be delayed up to five days. No payment shall operate as an accord and satisfaction without the prior written approval of one of our Senior Officers.

We process your payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft). Funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you. For more information or to stop the electronic funds transfers, call us at the number listed on the front.

If you have authorized us to pay your credit card bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us at least three business days before the automatic payment is scheduled to recur.

If your billing address or contact information has changed, or if your address is incorrect as it appears on this bill, please provide all corrections here.

Address 1 _____

Address 2 _____

City _____

State _____ Zip _____

Area Code & Home Phone _____

Area Code & Work Phone _____

MISCELLANEOUS

For the complete terms and conditions of your account, consult your Credit Card Agreement. FIA Card Services is a trademark of FIA Card Services, N.A. This account is issued and administered by FIA Card Services, N.A.

Prepared for: RICHARD A HADSELL

Account Number: [REDACTED] 1168

February 2009 Statement

Credit Line: \$5,000.00

Cash or Credit Available: \$4,063.00

**Important Information About Your Account Continued**

PAY YOUR BILL QUICKLY WITH THE PAY BY PHONE SERVICE. CALL 1-888-297-8268 TO
USE THE AUTOMATED SERVICE OR DISCUSS OTHER PAYMENT OPTIONS.

MAKE BUDGETING AND TAX PREPARATION EASIER WITH THE 2008 YEAR-END SUMMARY.
ORDER THIS DETAILED SPENDING SUMMARY BY CALLING 1-888-491-1148.

REGISTER WITH ONLINE BANKING TO RECEIVE MERCHANT DISCOUNTS UP TO 20%
WWW.BANKOFAMERICA.COM/DISCOUNTS

Finance Charge Schedule

Category	Promotional Transaction Types	Daily Periodic Rate	Corresponding Annual Percentage Rate	APR Type	Balance Subject to Finance Charge
Balance Transfers		0.024384%	8.90%	S	\$68.28
Offer DKN8-VPKT3	BT, CB	0.005452%	1.99%	P	\$0.00
Cash Advances		0.088468%	24.99%	S	\$0.00
Purchases		0.024384%	8.90%	S	\$682.49

Annual Percentage Rate for this Billing Period: 41.17%
(Includes Periodic Rate Finance Charges and Transaction Fee Finance Charges that results in an APR which exceeds
the Corresponding APR above.)

APR Type Definitions: Promotional Transaction Types: BT = Balance Transfer, CB = Check treated as Balance Transfer; APR Type: S = Standard APR (APR normally in effect), P = Promotional APR (APR for limited time on eligible transactions)

Consolidate your
balances and make just
one monthly payment.*

- Create extra cash flow when you transfer balances from higher-rate credit cards.
- Access cash needed when the unexpected occurs.
- Simply deposit these checks into your bank account and use the money as you wish.
- Handle your finances conveniently on one monthly statement.

It's that simple.

RICHARD A HADSELL
1515 E CHASE AVE
EL CAJON CA 92020-8267-158

DATE _____ 03-15
311

1090

PAY TO THE
ORDER OF

V O I D

\$

FIA Card Services, N.A.
Member FDIC

DOLLARS

FOR

⑆03⑆100⑆60⑆ ⑆9653⑆ 1090

RICHARD A HADSELL
1515 E CHASE AVE
EL CAJON CA 92020-8267-158

DATE _____ 03-15
311

1091

PAY TO THE
ORDER OF

V O I D

\$

FIA Card Services, N.A.
Member FDIC

DOLLARS

FOR

⑆03⑆100⑆60⑆ ⑆9653⑆ 1091

RICHARD A HADSELL
1515 E CHASE AVE
EL CAJON CA 92020-8267-158

DATE _____ 03-15
311

1092

PAY TO THE
ORDER OF

V O I D

\$

FIA Card Services, N.A.
Member FDIC

DOLLARS

FOR

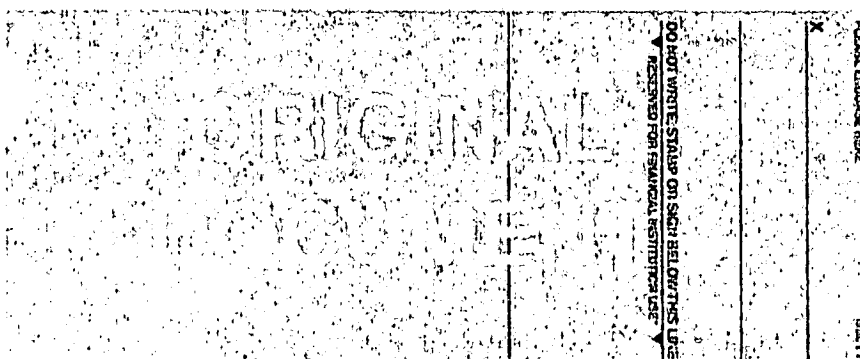
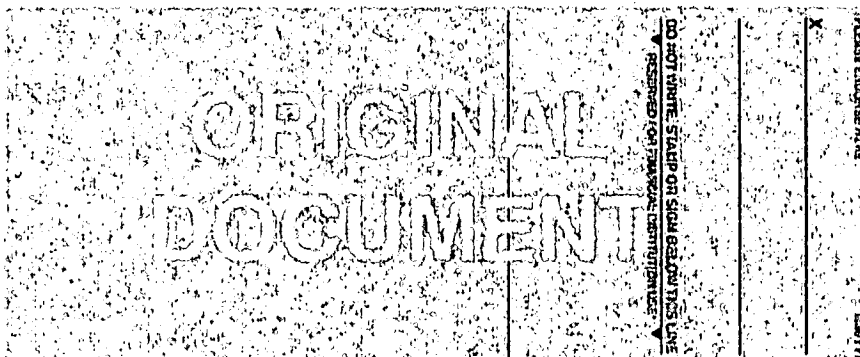
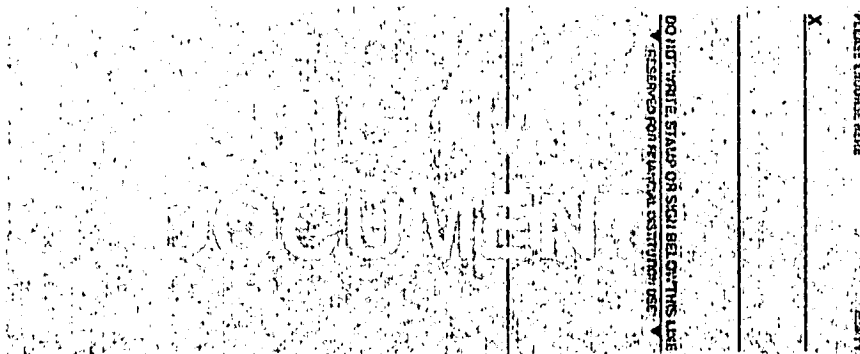
⑆03⑆100⑆60⑆ ⑆9653⑆ 1092

Use these checks to simplify and organize your finances.

The standard transaction fee for each Check Cash Advance is 3% of each transaction (min. \$10).

Minimum Finance Charge \$1.50.

*See Disclosures on Reverse side.



Balance Transfers and Check Cash Advances are processed in accordance with the terms of your Credit Card Agreement ("Agreement") and are subject to account status, delinquency, and credit availability. There is no grace period for Balance Transfers or Cash Advances. Finance Charges accrue from the transaction date. The transaction date for each access check is the date you or the person to whom the check is made payable first deposits or cashes the check.

The Average Balance Method (including new Balance Transfers and new Cash Advances) as described in your Agreement (and on your billing statement) is used to compute your balance subject to finance charge for Balance Transfers, Cash Advances, and Promotional (Offer) balances consisting of Balance Transfers and Cash Advances.

You may not use a Balance Transfer or Check Cash Advance or any other Cash Advance, to make a payment on this or any other account issued by FIA Card Services, N.A. Use of these checks as repayment will result in a Returned Payment Fee as described in your Agreement.

All Balance Transfer and Cash Advance transactions may be subject to transaction fees in accordance with the terms of your Agreement. See your Agreement for any other applicable transaction fees.

Promotional Annual Percentage Rate (APR) offers are subject to credit availability and account status.

Non-promotional APRs are subject to change in accordance with the terms of your Agreement, as may be amended (including APR amendments, if any, accompanying this billing statement). These changes may increase your non-promotional APRs. If you have not used your account since receiving any APR increase notification sent to you, use of your Account (including use of any access checks) will result in the new APR being applied to your account. In addition, we may increase the APRs on your account up to the Default Rate without giving you notice. For additional APR information, please refer to the Finance Charge Schedule located on the front of your current billing statement and to your Agreement.

World MasterCard and Visa Signature credit card accounts (Balance Transfers and Cash Advances are subject to authorization by FIA Card Services, N.A., and may be limited to the value of your available revolving line. All credit card accounts other than World MasterCard and Visa Signature credit card accounts. Borrowing the full amount of your available credit may result in an overlimit fee, as applicable.

We will allocate payments to balances (including new transactions) with lower APRs before balances with higher APRs.

This credit card program is owned and administered by FIA Card Services, N.A.

American Express is a federally registered service mark of American Express, and is used pursuant to a license. MasterCard and World MasterCard are registered trademarks of MasterCard International Incorporated and are used pursuant to license. Visa and Visa Signature are registered trademarks of Visa International Service Association, and are used pursuant to license from Visa U.S.A., Inc.

Platinum Plus, WorldPoints, and Quattro are registered trademarks of FIA Card Services, N.A.

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4 things you should know about your checks

- 1) You can use them almost anywhere. The enclosed checks are good at all the same places that accept regular checks.
- 2) Your checks are good for extra cash. Just write a check out to yourself and cash or deposit it at the bank.
- 3) They're an easy way to pay for anything. Use your checks to take care of bills, make a big purchase, or cover unexpected expenses.
- 4) The money comes out of your available credit on your credit card account. So you can buy what you need now, without having to dip into your bank account.

Prepared for: RICHARD A HADSELL

Account Number: [REDACTED] 1158

January 2009 Statement

Credit Line: \$5,000.00

Cash or Credit Available: \$4,481.10

WorldPoints **Account Information****Summary of Transactions**

Previous Balance	\$0.00
Payments and Credits	- \$0.00
Purchases and Adjustments	+ \$538.80
Periodic Rate Finance Charges	+ \$0.00
Transaction Fee Finance Charges	+ \$0.00
New Balance Total	\$538.80

Billing Cycle and Payment Information

Days in Billing Cycle	34
Closing Date	01/05/09
Payment Due Date	01/25/09
Current Payment Due	\$15.00
Past Due Amount	+ \$0.00
Total Minimum	\$ 15.00
Payment Due	

Customer Service

For Information on Your Account Visit

www.bankofamerica.com

Call toll-free 1-800-626-2558

TDD hearing-impaired 1-800-348-3178

Mail Payments to:

BANK OF AMERICA
P.O. BOX 851001
DALLAS, TX 75285-1001

Mail Billing Inquiries to:

BANK OF AMERICA
P.O. BOX 15026
WILMINGTON, DE 19850-5026**Transactions**

Purchases and Adjustments	Promotional Offer ID	Posting Date	Transaction Date	Reference Number	Account Number	Amount
WEBROOT SOFTWARE, INC. 8007728383 CO		12/03	12/02	8482	1158	18.95
CLEARVIEW EYE LASER SAN DIEGO CA		12/20	12/18	0028	1158	300.00
CLKBANK.COM_6NEHNC9Q 800-380-6035 ID		01/05	01/04	4956	1158	149.00
CLKBANK.COM_XDEHNC4Q 800-380-6035 ID		01/05	01/04	4804	1158	69.85

WORLDPOINTS

539 MONTHLY EARNINGS
0 BONUS POINTS THIS MONTH
539 POINTS AVAILABLE

Important Information About Your Account

PAY YOUR BILL QUICKLY WITH THE PAY BY PHONE SERVICE. CALL 1-866-287-8258 TO USE THE AUTOMATED SERVICE OR DISCUSS OTHER PAYMENT OPTIONS.

RESERVE YOUR 2008 YEAR-END SUMMARY TODAY. CALL 1-866-491-1148 BY 1-30-09 AND YOU WILL BE MAILED A DETAILED SPENDING SUMMARY BY 2-13-09.

REGISTER WITH ONLINE BANKING TO RECEIVE MERCHANT DISCOUNTS UP TO 20%
WWW.BANKOFAMERICA.COM/DISCOUNTS

LEARN HOW TO USE YOUR MASTERCARD CARD TO PAY ALL YOUR MONTHLY BILLS
WWW.MASTERCARD.COM/BILLPAY

04 0005389000001500000000000000 [REDACTED] 1158

BANK OF AMERICA
P.O. BOX 851001
DALLAS, TX 75285-1001

RICHARD A HADSELL
1515 E CHASE AVE
EL CAJON CA 92020-8267-158

☐ Check here for a change of mailing address or phone number(s).
Please provide all corrections on the reverse side.

Payment Information

ACCOUNT NUMBER: [REDACTED] 1158

NEW BALANCE TOTAL: \$538.80

PAYMENT DUE DATE: 01/25/09

TOTAL MINIMUM PAYMENT DUE
\$ 15.00

Enter Payment Amount Enclosed

\$ [REDACTED]

Mail this payment coupon along with a
check or money order payable to: BANK OF AMERICA

⑆524022250⑆ [REDACTED] 1158⑈

IMPORTANT INFORMATION ABOUT THIS ACCOUNT

USE211 Rev. 04/08

CUSTOMER STATEMENT OF DISPUTED ITEM - Please call toll free 1-866-266-0212 Monday-Thursday 8am-9pm (Eastern Time), Friday 8am-7pm (Eastern Time) and Saturday 8am-6pm (Eastern Time). For prompt service please have the merchant reference number(s) available for the charge(s) in question.

PLEASE DO NOT ALTER WORDING ON THIS FORM AND DO NOT MAIL YOUR LETTER OR FORM WITH YOUR PAYMENT.

Choose only one dispute reason.

Your Name: _____
 Transaction Date: _____
 Amount \$: _____
 Billing Date: _____
 Disputed Amount \$: _____

Account Number: _____
 Reference Number: _____
 Merchant Name: _____

- ☐ 1. The amount of the charge was incorrect from \$_____ to \$_____ or my ask
 tip was added incorrectly. Enclosed is a copy of the receipt that shows the correct amount.
- ☐ 2. I certify that the charge listed above was not made by me or a person authorized by me to use my card, nor
 were the goods or services represented by the transaction received by me or a person authorized by me.
- ☐ 3. I have not received the merchandise that was to be shipped to me on ____/____/____ (MM/DD/YY).
 I have asked the merchant to credit my account.
- ☐ 4. I was issued a credit slip that was not shown on my statement. A copy of my credit slip is enclosed.
 The merchant has up to 30 days to credit my account.
- ☐ 5. Merchandise that was shipped to me has arrived damaged and/or defective. I returned it on
 ____/____/____ (MM/DD/YY) and asked the merchant to credit my account. Attached is a letter describing
 how the merchandise was damaged and/or defective and a copy of the proof of return.
- ☐ 6. Although I did engage in the above transaction, I have returned the merchandise, returned the merchandise
 on ____/____/____ (MM/DD/YY) and requested a credit. I either did not receive this credit or it was
 unsatisfactory. Attached is a letter explaining why you are disputing this charge with a copy of the proof of
 return. If you are unable to return the merchandise, please explain.
- ☐ 7. I certify that the charge in question was a single transaction, but was posted twice to my statement.
 I did not authorize the second transaction. Sale #1 \$_____ Reference # _____
 Sale #2 \$_____ Reference # _____

- ☐ 8. I notified the merchant on ____/____/____ (MM/DD/YY) in writing of the preauthorized order
 reservation. Please note cancellation # and if available, enclose a copy of your contract and a
 copy of your telephone bill showing date and time of cancellation. Reason for cancellation/cancellation #:
- ☐ 9. Although I did engage in the above transaction, I have contacted the merchant for credit. The services to be
 provided on ____/____/____ (MM/DD/YY) were not received or were unsatisfactory. Attach a letter
 describing the services expected, your attempts to resolve with the merchant and a copy of your contract.
- ☐ 10. I certify that I do not recognize the transaction. Merchants often provide telephone numbers next to their
 name on your billing statement. Please attempt to contact the merchant for information.
- ☐ 11. If your dispute is for a different reason, please contact us at the above telephone number.

Signature (required): _____

Date: _____

Best contact telephone #: _____

Home #: _____

Billing rights are only preserved by written inquiry. To preserve your billing rights, please return a
 copy of this form and any supporting information regarding the merchant charge in question to:
 AmeriBilling Inquiries, P.O. Box 15026, Wilmington, DE 19850-5026, USA.

PLEASE KEEP THE ORIGINAL FOR YOUR RECORDS AND SEND A COPY OF THIS STATEMENT.

GRACE PERIOD

"Grace Period" means the period of time during a billing cycle when you will not accrue
 Periodic Rate Finance Charges on certain transactions or balances. There is no Grace Period for
 Balance Transfers and Cash Advances. If you pay in full this statement's New Balance Total by its
 Payment Due Date and if you paid in full this statement's Previous Balance in this statement's
 billing cycle, then you will have a Grace Period during the billing cycle that began the day after
 this statement's Closing Date on the Purchase portions of this statement's New Balance Total.

During a 0% Promotional Rate Offer: 1) no Periodic Rate Finance Charges accrue on
 balances with the 0% Promotional Rate; and 2) you must pay the Total Minimum Payment
 Due by its Payment Due Date (and avoid any other "penalty on turn-off event" as defined in
 your Credit Card Agreement) to maintain the 0% Promotional Rate.

If a corresponding Annual Percentage Rate in the Finance Charge Schedule on the front
 of this statement contains a "0%" symbol, then with respect to those balances: 1) the 0%
 Promotional Rate will expire at the end of the next billing cycle; and 2) you must pay this
 statement's New Balance Total by its Payment Due Date to avoid Periodic Rate Finance Charges
 after the end of the 0% Promotional Rate Offer on those balances existing as of the Closing
 Date of this statement.

CALCULATION OF BALANCES SUBJECT TO FINANCE CHARGE

Average Balance Method (including new Balance Transfers and new Cash Advances):
 We calculate separate Balances Subject to Finance Charge for Balance Transfers, Cash Advances,
 and for each Promotional Offer balance consisting of Balance Transfers or Cash Advances. We
 do this by: (1) calculating a daily balance for each day in this statement's billing cycle; (2)
 calculating a daily balance for each day prior to this statement's billing cycle that had a "Pre-
 Cycle balance" - a Pre-Cycle balance is a Balance Transfer or Cash Advance with a transaction
 date prior to this statement's billing cycle but with a posting date within this statement's billing
 cycle; (3) adding all the daily balances together; and (4) dividing the sum of the daily balances by
 the number of days in this statement's billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we take the
 beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the
 previous day's daily balance, add new Balance Transfers, new Cash Advances and
 Transaction Fees, and subtract applicable payments and credits. If any daily balance is less than
 zero we treat it as zero.

To calculate a daily balance for each day prior to this statement's billing cycle that had a Pre-
 Cycle balance, we take the beginning balance attributable solely to Pre-Cycle balances (which
 will be zero on the transaction date of the first Pre-Cycle balance), add an amount equal to the
 applicable Daily Periodic Rate multiplied by the previous day's daily balance, and add only the
 applicable Pre-Cycle balances, and their related Transaction Fees. We exclude from this
 calculation all transactions posted in previous billing cycles.

Average Daily Balance Method (including new Purchases): We calculate separate Balances
 Subject to Finance Charge for Purchases and for each Promotional Offer balance consisting of
 Purchases. We do this by: (1) calculating a daily balance for each day in the billing cycle; (2)
 adding all the daily balances together; and (3) dividing the sum of the daily balances by the
 number of days in the billing cycle.

PAYMENTS

We credit payments as of the date received, if the payment is 1) received by 5 p.m.
 (Eastern Time), 2) received at the address shown in the bottom left-hand corner of the front
 of this statement, 3) paid with a check drawn in U.S. dollars on a U.S. financial institution or
 a U.S. dollar money order, and 4) sent in the enclosed return envelope with only the bottom
 portion of this statement accompanying it. Payments received after 5 p.m. on any day
 including the Payment Due Date, but that otherwise meet the above requirements, will be
 credited as of the next day. We will reject payments that are not drawn in U.S. dollars and
 those drawn on a financial institution located outside of the United States. Credit for any
 other payments may be delayed up to five days. No payment shall operate as an accord and
 satisfaction without the prior written approval of one of our Senior Officers.

We process most payment checks electronically by using the information found on your
 check. Each check authorizes us to create a one-time electronic funds transfer (or process it
 as a check or paper draft). Funds may be withdrawn from your account as soon as the
 same day we receive your payment. Checks are not returned to you. For more information
 or to stop the electronic funds transfers, call us at the number listed on the front.

If you have authorized us to pay your credit card bill automatically from your savings or
 checking account with us, you can stop the payment on any amount you think is wrong. To
 stop the payment your letter must reach us at least three business days before the automatic
 payment is scheduled to occur.

If your billing address or contact information has changed, or if your
 address is incorrect as it appears on this bill, please provide all
 corrections here.

Address 1 _____

Address 2 _____

City _____

State _____ Zip _____

Area Code & Home Phone _____

Area Code & Work Phone _____

Prepared for: RICHARD A HADSELL

Account Number: [REDACTED] 158

January 2009 Statement

Credit Line: \$5,000.00

Cash or Credit Available: \$4,481.10

**Finance Charge Schedule**

Category	Promotional Transaction Types	Daily Periodic Rate	Corresponding Annual Percentage Rate	APR Type	Balance Subject to Finance Charge
Balance Transfers		0.024384%	8.90%	S	\$0.00
Offer DKN8-VPKTX	BT, CB, DB	0.000000%	0.00%	P	\$0.00
Offer DKN6-VPKTZ	BT, CB	0.000000%	0.00%	P	\$0.00
Offer DKN6-VPKT2	BT, CB	0.005452%	1.99%	P	\$0.00
Cash Advances		0.068466%	24.99%	S	\$0.00
Purchases		0.024384%	8.90%	S	\$0.00

Annual Percentage Rate for this Billing Period:

(Includes Periodic Rate Finance Charges and Transaction Fee Finance Charges that results in an APR which exceeds the Corresponding APR above.)

See Corresponding
Annual Percentage
Rate Above

APR Type Definitions: Promotional Transaction Types: BT = Balance Transfer, CB = Check treated as Balance Transfer, DB = Direct Deposit treated as Balance Transfer; APR Type: S = Standard APR (APR normally in effect), P = Promotional APR (APR for limited time on eligible transactions)

Extend your low 1.99% promotional APR on each eligible Balance Transfer and Check Cash Advance bearing Offer ID DKN6-VPKT2 through your statement Closing Date in September 2009 when an eligible transaction posts to your account by your statement Closing Date in February 2009.*

RICHARD A HADSELL
1515 E CHASE AVE
EL CAJON CA 92020-8267-158

DATE 02-16
OFF ID DKNA-VFCT2 311

**PAY TO THE
ORDER OF**

VOID

FIA Card Services, N.A.
Wilmette, Illinois

FOR

1:03 1100160: [REDACTED] 9653 1081

1081

DOLLARS

1082

- **Create extra cash flow** when you transfer balances from higher-rate credit cards.
- **Access cash needed** when the unexpected occurs.
- **Simply deposit these checks** into your bank account and use the money as you wish.
- **Handle your finances conveniently** on one monthly statement.

RICHARD A HADSELL
1515 E CHASE AVE
EL CAJON CA 92020-8267-158

DATE _____ 62-16
OFFICE ID DEN6-VPKT2 311

PAY TO THE
ORDER OF

V O I D

PIA Card Services, N.A.
Wilbraham, England

FOR

1:03 1 100 160: [REDACTED] 96 53 108 2

— DOLLARS

1083

It's that simple.
If you prefer, call
1-888-515-3308 or visit
bankofamerica.com/easybt to
complete a balance transfer.

RICHARD A HADSELL
1515 E CHASE AVE
EL CAJON CA 92020-8267-158

DATE 02-16
OFFER ID PKNo-VPK73

**PAY TO THE
ORDER OF:**

VOID

FIA Card Services, N.A.
Wilmington, Delaware

FOR

103 100 160: [REDACTED] 9653 1083

DOLLARS

• **Promotional Offer ID DKN6-VPKT2:**

The Promotional APR for these Balance Transfers and Check Cash Advances bearing this Offer ID is a corresponding **ANNUAL PERCENTAGE RATE of 1.89%**. This Promotional Offer will apply to eligible transactions posting to your account until this Promotional Offer ends on your statement Closing Date in September 2009, if an eligible transaction posts to your account by your statement Closing Date in February 2009. If an eligible transaction does not post to your account by your statement Closing Date in February 2009, then this Promotional Offer will end on your statement Closing Date in February 2009. Check Cash Advances which get this Promotional Offer will post to your account as Balance Transfers. If you pay late, then as of the first day of the billing cycle in which that occurs, the promotional offer will end. When a Promotional Offer ends, its Promotional Rates will terminate. Any Balance Transfer or Check Cash Advance balance subject to that Promotional Rate will return to the Balance Transfer Standard Rate or Default Rate as applicable. Non-promotional Check Cash Advances are subject to the Cash Advance Standard Rate or Default Rate as applicable. See enclosed billing statement for the current rates.

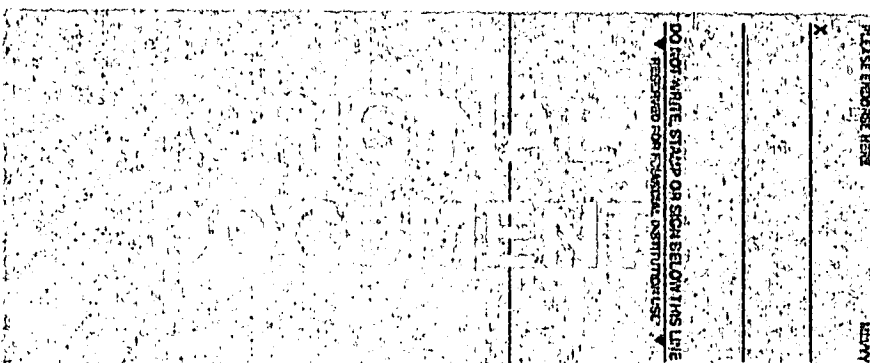
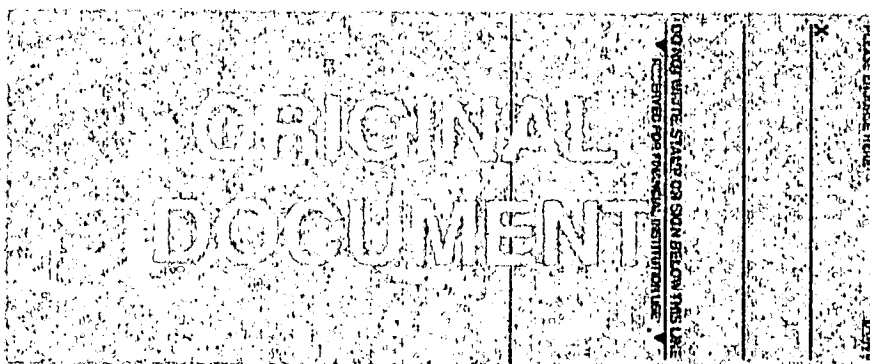
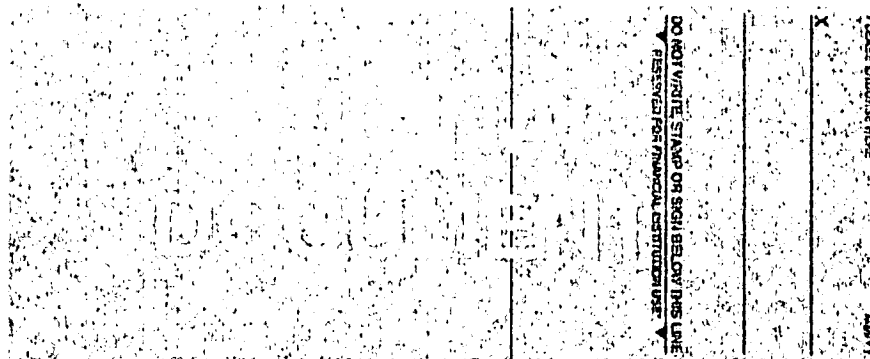
The standard transaction fee for each Balance Transfer and Check Cash Advance is 3% of each transaction (min. \$10).

Minimum Finance Charge \$1.50.

*See Disclosures on Reverse side.

Page 5 of 6

FIA160



4 things you should know about your checks

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These changes may increase your non-promotional APRs. If you have not used your account since receiving any APR increase notification sent to you, use of your Account (including use of any access checks) will result in the new APR being applied to your account. In addition, we may increase the APRs on your account up to the Default Rate without giving you notice. For additional APR information, please refer to the Finance Charge Schedule located on the front of your current billing statement and to your Agreement.

World MasterCard and Visa Signature credit card accounts: Balance Transfers and Cash Advances are subject to authorization by FIA Card Services, N.A. and may be limited to the value of your available revolving line. All credit card accounts other than World MasterCard and Visa Signature credit card accounts: Borrowing the full amount of your available credit may result in an overlimit fee, as applicable.

We will allocate payments to balances (including new transactions) with lower APRs before balances with higher APRs.

This credit card program is issued and administered by FIA Card Services, N.A.

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Platinum Plus, WorldPlatinum, and Quantum are registered trademarks of FIA Card Services, N.A.

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